

NaviPlan User Manual:

Introduction

(Volume I of IV)

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Chapter 1: Using this manual

The NaviPlan user manual series includes all the instructions you need to use NaviPlan effectively. This chapter will help you use all the manuals in this series. More manuals are available on the [Learning Center](#).

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NaviPlan User Manual Series

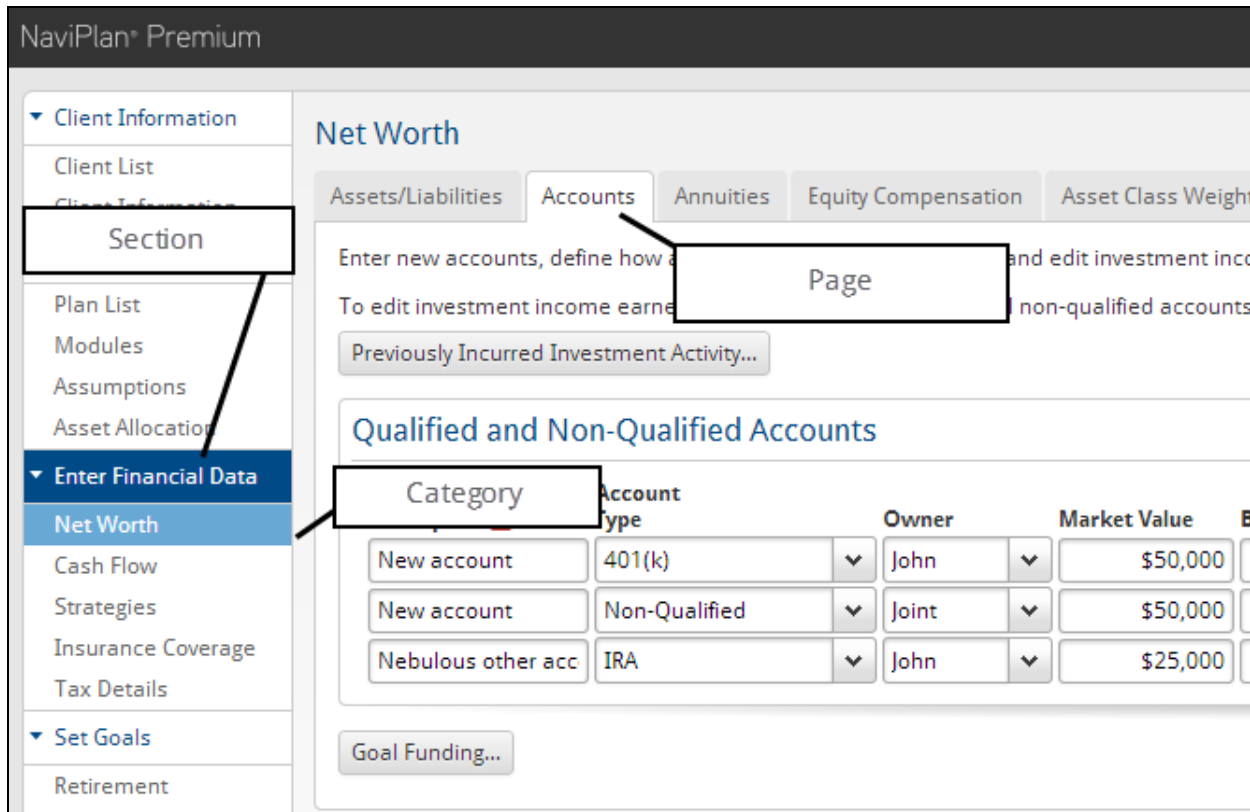
NaviPlan user manuals are organized by the tasks you can accomplish in each level. If you are a new NaviPlan user, start with the ***Introduction*** user manual.

User manual	Tasks covered
<i>Introduction</i>	■ Setting up user preferences. ■ Creating and managing client engagements. ■ Determining which assessment or plan level to select. ■ Using NaviPlan workflow.
<i>Calculators and Assessments</i>	■ Using calculators to model specific aspects of your clients' finances. ■ Assessing your clients' current financial situation. ■ Entering account and annuity information. ■ Determining your clients' investor profile.
<i>Level 1 and Level 2 Plans – Entering client data and goals</i>	■ Entering financial planning assumptions. ■ Entering detailed net worth, cash flow, and insurance information. ■ Adding holdings to accounts and annuities. ■ Entering business entities. ■ Entering real estate assets. ■ Entering equity compensation. ■ Entering detailed estate planning information. ■ Entering advanced estate planning information. ■ Using the Detailed Tax method and <i>Detailed Cash Flow</i>. ■ Entering saving and redemption strategies. ■ Entering client goals. ■ Generating simple estate planning reports. ■ Generating client reports.
<i>Level 1 and Level 2 Plans – Analyzing client goals</i>	■ Analyzing your clients' goals using Scenario Manager. ■ Conducting detailed cash flow and net worth analyses. ■ Generating Monte Carlo simulations. ■ Creating goal scenarios. ■ Creating estate planning scenarios. ■ Generating client reports.

Conventions

This user manual uses the following conventions.

- The names of items on the screen are bolded and italicized. For example, the ***Clients*** page opens.
- The names of items that you must select, click, or enter appear in bold. For example, select **Recommended**, and then click **OK**.
- To help you navigate through the application, locations are separated by en dashes (–). For example, Enter Financial Data section – **Net Worth** category – **Accounts** page.



Enter Financial Data section – Net Worth category – Accounts page

To help you use this manual, please note the following abbreviations and graphics:

- AA – Refers to the Asset Allocation Assessment.
- FA – Refers to the Financial Assessment.
- **Level 1** – Indicates that the step or paragraph applies to Level 1 Plans only.
- **Level 2** – Indicates that the step or paragraph applies to Level 2 Plans only.
- **A. Tax** – Indicates that the step or paragraph only applies when you are using the Average Tax method.
- **D. Tax** – Indicates that the step or paragraph only applies when you are using the Detailed Tax method.

NaviPlan Resources

Advicent provides several resources to help you use NaviPlan. The following table shows some of the resources available and where to find them.

Advicent resource	Description and location
Help	The quickest way to get information about any item within NaviPlan is to use the application Help. To access Help, select NaviPlan Help from the Help & Resources menu. Help includes a glossary of terms.
Functional documents	Functional documents explain NaviPlan functionality, underlying assumptions, and results calculations. You can access functional documents from the NaviPlan Learning Center .
Quick Reference Guides (QRGs)	Quick Reference Guides are designed to get you started with a particular workflow in NaviPlan. You can access QRGs from the NaviPlan Learning Center .
User Manuals	You can also access other user manuals in this series . You can access manuals from the NaviPlan Learning Center .
Help Videos	Help videos are designed to give you an overview of each section in NaviPlan. You can access help videos from the NaviPlan Learning Center .

Phone support

You can contact us by telephone at

(888) 692-3474

(Monday–Thursday, 7:30 a.m.–6 p.m. central time)

(Friday, 7:30 a.m.-5:00p.m. central time)

Chapter 2: Overview of NaviPlan

This chapter provides a general overview of NaviPlan:

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About NaviPlan

NaviPlan is a goals-based financial planning tool. You define your clients' goals, and NaviPlan helps you determine if they are attainable, given the clients' income, savings, and spending. NaviPlan includes different levels of data entry so that you can create an assessment or plan that best meets your clients' financial situation. If needed, you can model specific aspects of your clients' finances, such as retirement savings and debt management, using NaviPlan's calculators.

If your clients have diversified financial situations that require a more comprehensive analysis, you can use the Detailed Tax method along with the ***Detailed Cash Flow*** module. This advanced planning option also provides access to the following additional advanced modules: ***Equity Compensation***, ***Business Planning***, and ***Advanced Estate***.

When using NaviPlan, with or without the Detailed Tax method, once all of your clients' information has been entered, you can use the tools within NaviPlan, such as scenarios and reports, to analyze whether your clients will be able to achieve their goals.

Based on the information entered, NaviPlan assesses each goal's attainability and suggests strategies such as additional savings. In plans, you can enter strategies within scenarios to create an optimal solution to meet your clients' goals. If you are working in an assessment and you want to create scenarios, you will need to promote the assessment to a plan.

Because of its importance to a financial plan, NaviPlan calculates the clients' cash flow each year. It also provides several resources such as indicators and graphs within scenarios that monitor the clients' cash flow when implementing strategies to help you ensure that any recommendations are result in a positive cash flow.

Once the assessment or plan is complete and you are satisfied with the results, you can incorporate all your recommendations into a single, professional, document.

Recommended steps

The process below outlines some recommended steps for creating an optimal plan for your clients.

1. Gather data

- Use the **Blank Fact Finder**, to collect financial information from clients. It is available in NaviPlan in the **Client Management** section – **Client List – Clients**.
- Collect appropriate documentation from your clients (e.g., income tax return, statements of employer-sponsored pension plans, most recent brokerage statements, personal budget, current mortgage and loan details).

2. Create the client file

- Once all the financial data is collected, create a client file. You only need to create one client file for each client family. All future plans for that client will be saved within the same client file.
- Enter demographic information for each family member.

3. Create a Financial Assessment

- Create a Financial Assessment, which will take about five minutes, to engage clients and prospects.
- Identify the clients' current financial situation.
- Quickly address clients' concerns on retirement, education, major purchases, and insurance needs.

4. Analyze the clients' asset allocation

- If applicable, review the clients' current asset allocation using an Asset Allocation Assessment.
- Enter additional details about the clients' current accounts and individual holdings.
- Determine the clients' risk tolerance and create a proposed asset allocation for their investor profile.

5. Enter financial information

- If needed, enter clients' financial information in a Level 1 or Level 2 Plan. The original plan contains current information for point of reference. Once completed, the original plan should not be altered.
- Enter current net worth and cash flow information such as lifestyle assets, investment accounts, expenses, and incomes.
- Enter current strategies for savings, debt modification, surplus savings/surplus expenses, and strategies.

6. Verify information

- Ensure that the data is accurate, as any errors can alter results. The **Synopsis** report is especially useful for auditing your data.
- Use the **Planning Assistant** to review problems, questions, and opportunities. Its reports provide information on cash flow surpluses and deficits that may exist in pre-retirement, as well as on unused contribution room, and overcontributions to qualified accounts.
- Generate net worth and cash flow reports.

7. Define goals

- Establish your clients' plan objectives. NaviPlan's predefined categories cover retirement, education, major purchase, and emergency fund goals, as well as survivor income, disability income, long-term care, and Monte Carlo analysis.

8. Analyze and solve for goals

- Once all financial data and goals have been entered and verified, explore various scenarios as needed, and then implement the most effective planning strategies in the ***Recommended Plan*** scenario. Ensure that the selected recommendations are appropriate for your clients. For example, does their cash flow support the recommendations?

9. Present options

- Present possible options to your clients using the ***Results*** section – ***Analyze Goals – Scenarios***, and then confirm the strategies you will use.

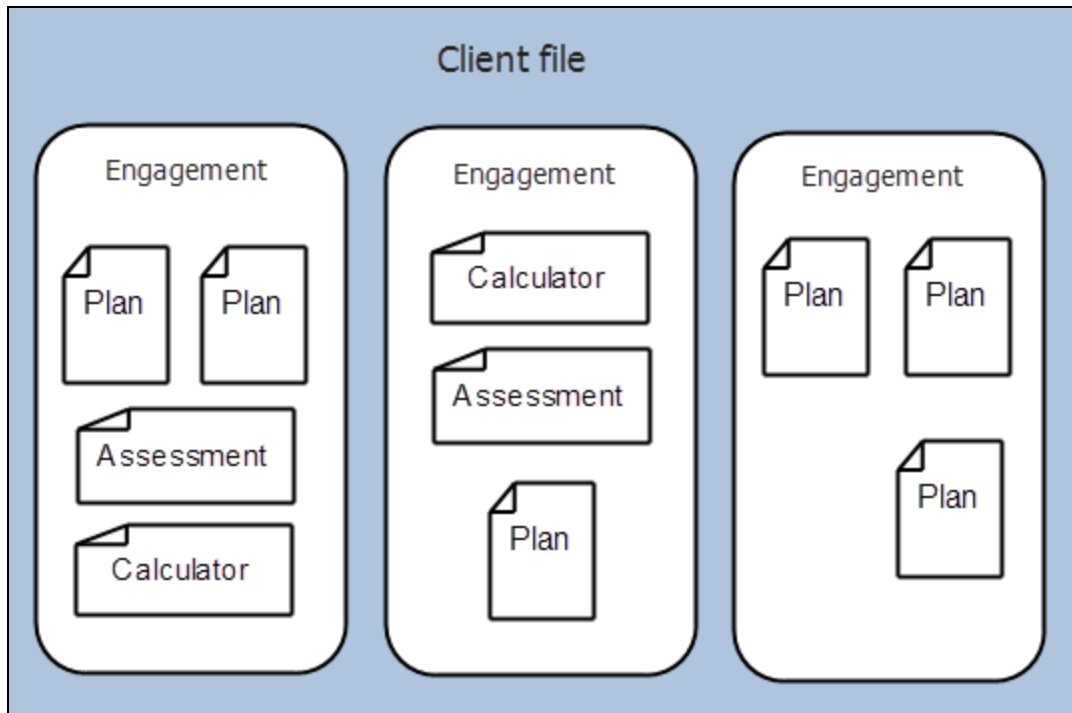
10. Finalize and present the client report

- Generate predefined client reports. These reports contain a series of graphs and customized text. You can choose from several client reports.

About client files, engagements, and plans

Before you begin to enter client data, you should understand how client files, engagements, and plans relate to each other.

Client files, engagements, and plans are nested within each other. That is, a client file contains engagements; engagements contain plans, assessments, and calculators.



Client file, engagement, and plan relationship

Here are a few things to keep in mind when working with client files, engagements, and plans.

- When you create a client file, NaviPlan automatically creates an engagement, as well as a plan, assessment, or calculator.
- When you create an engagement, NaviPlan automatically creates a plan, assessment, or calculator.
- Although you can create a calculator at any time, you cannot save a calculator until you create a client file.
- You cannot delete an engagement until you delete all plans, assessments, and calculators in the engagement.
- You cannot delete a client file until you delete all engagements in the file.

Easy-to-use planning levels

In NaviPlan, you can enter your clients' financial information in four easy-to-use levels of data entry: Financial Assessments, Asset Allocation Assessments, Level 1 Plans, and Level 2 Plans.

Note: If after creating a Financial Assessment, Asset Allocation Assessment, or Level 1 Plan, you require an additional level of data entry, you do not need to re-enter the data. Instead, you can promote the assessment or plan to a higher level. Calculators are a one-off analysis, so the financial data entered in a calculator does not carry over to other planning levels.

Calculators

- Provide a quick snapshot of one aspect of your clients' financial situation.

Financial Assessment

- Enter a simple financial picture (high-level net worth and cash flow information).
- Enter retirement, education, and major purchase goals.
- Analyze life and disability insurance needs.
- Generate a **Financial Needs Assessment** client report.

Asset Allocation Assessment

- Enter account and annuity information (with or without holdings).
- Establish the clients' risk tolerance.
- Determine appropriate investment profiles using the **Weightings** and **Optimize** functions.
- Propose an asset allocation that is appropriate to the clients' investor profile.
- Compare the current asset mix to the suggested asset mix.
- Compare the expected rate of return and expected standard deviation for current and suggested asset mixes.
- Generate an **Asset Allocation** client report.

There are two plan types: Level 1 and Level 2. Within these plan types, you can create What-If Scenarios to compare possible financial strategies instead of creating additional plans for your clients.

Level 1 Plan

Level 1 Plans contain the same details as a Financial Assessment, plus

- If the **Asset Allocation** module is included in the plan, you can
 - Define the investor profile and override it at the plan and goal levels.
 - Reallocate portfolio assets to match the investor profile at the plan date, and at first retirement.
- Enter financial picture information with additional details.
- Enter account information (with or without holdings).
- Conduct a side-by-side comparison of the **Current Plan** and **Recommended Plan** scenarios (you can also modify or create additional scenarios).

Note: The **Current Plan** scenario contains the clients' current financial picture. A **Recommended Plan** scenario is a What-if scenario that includes alternative strategies the clients could implement.

- Enter emergency fund goals.
- Analyze survivor income, disability income, and long-term care goals.
- Use the **Planning Assistant**™ to simplify the planning process.
- Import external data.
- Generate the **Financial Needs Summary** and **Retirement Distribution Summary** client reports.

Note: The **Asset Allocation** client report is available only when the **Asset Allocation** module is included in the plan.
- Generate additional reports and graphs if needed.

Level 2 Plan

Level 2 Plans contain the same details as a Level 1 Plan, plus

- Override weightings for the investor profile allocations, access mean variance optimization, access the asset classifier database to allocate holdings, and at the goal level, and define different allocations and investor profiles.
- Enter real estate assets.
- Conduct Monte Carlo simulations.
- Conduct Human Life Value analyses.
- Generate estate planning reports (when using the **Estate Planning** module).
- Generate the **Financial Needs Analysis** client report in addition to the reports available in a Level 1 plan.

Note: The **Asset Allocation** client report is available only when the **Asset Allocation** module is included in the plan.

- Enter detailed estate planning information (when using the **Advanced Estate** module).
- Conduct detailed cash flow and net worth analyses (when using the **Detailed Cash Flow** module).
- Conduct stock option and restricted stock analyses (when using the **Equity Compensation** module).
- Conduct business planning analyses (when using the **Business Planning** module).

The following table shows the available client reports for each level of data entry:

Level	Asset Allocation	Financial Needs Assessment	Financial Needs Summary	Retirement Distribution Summary	Financial Needs Analysis
Financial Assessment		x			
Asset Allocation Assessment	x				
Level 1 Plan	x	x	x	x	
Level 2 Plan	x	x	x	x	x

Chapter 3: Entering and managing client information

In NaviPlan, all information is stored within client files. You should create one client file for each client or client family. Before creating a client file, you can use a **Blank Fact Finder** to collect your clients' financial information.

Each client file you create is automatically assigned to you. Only you, and people with administrative access to your files, can work with your client files. However, in NaviPlan Online you can choose to give someone else access to your client files. You can also revoke that access at a later time.

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Collecting financial information

Before entering your clients' financial information into NaviPlan, collect all the clients' relevant financial documents. These include the following:

- Tax returns and assessments for the client and co-client for the past two years.
- Social Security Statements.
- Pension statements and booklets from the client's and co-client's employers.
- Benefits statements from the client's and co-client's employers.
- Pension statements, investment plans, and benefits plans from former employers.
- Pay stubs for the last two pay periods.
- Life, disability, and long-term care insurance policies.
- Most recent investment statements from banks, trust companies, brokers, and investment companies.
- Budget of personal and living expenses.
- Most recent mortgage and loan statements.
- Most recent will and power of attorney documents.
- Marital agreement(s).
- Severance pay documents.
- Any other relevant documents.

Using the Blank Fact Finder

You can use a **Blank Fact Finder** to collect your clients' financial information. The **Blank Fact Finder** lists the information you need to collect, and provides space to record that information. Once collected, the information can be entered into NaviPlan.

To print a **Blank Fact Finder** for a Level 2 Plan, follow these steps:

1. Go to the **Client Management** section – **Client List** category – **Clients** page, and then click **Blank Fact Finder** above the list of client files. A **Fact Finder** opens as a PDF file (or as an RTF file if you are able to change your settings accordingly).
2. Click **Print**, or go to the **File** menu and then select **Print**.

Creating a client file

Clients' personal and financial information (including their calculators, assessments, and plans) are stored in client files. Once you have entered your clients' personal information into a client file, it is available in all assessments and plans you create for the clients.

There are three ways to create a client file:

- Enter client information manually in NaviPlan (for more information, **Entering a new client file manually** below).
- Enter client information collaboratively using the Presentation Module (for more information, **Creating client files in the Presentation Module** on page 28).
- Import client information into a client file (for more information, see "Importing client information" on page 1).

Entering a new client file manually

To create a new client file without imported information, follow these steps:

1. Go to the **Client Management** section – **Client List** category – **Clients** page.
2. Click the **Create New Client** button and enter the required information.

The screenshot shows the 'Client & Plan Creation' dialog box in the 'Client Information' stage. The left sidebar contains a vertical list of steps: 'Client Information' (checked with a green checkmark), 'Family Members', 'Advisor Information', 'Plan Selection', 'Income Tax Method', 'Modules', and 'Summary'. The main content area has a title bar with 'Client & Plan Creation', a 'Required' indicator, a help icon, and a close icon. Below the title bar, there is instructional text: 'Enter or modify the demographic client data in the fields below. Note that all mandatory fields throughout the application are marked with an asterisk (*). Once the required data is entered, select the **Finish** button.' and a note: 'To leave the wizard and not enter the data select **Cancel** and return to the **Client List** page.' Below this, there are radio buttons for 'Individual' and 'Joint Analysis' (which is selected). The 'Client Information' section contains a table with the following columns: 'First Name *', 'Last Name *', 'Date of Birth *', 'Age', 'Gender *', 'Marital Status *', 'Currently Disabled' (with a help icon), and 'Actions'. The 'First Name', 'Last Name', 'Date of Birth', 'Gender', and 'Marital Status' fields are marked with an asterisk. The 'Date of Birth' field is a date picker. The 'Age' field is a text input. The 'Gender' and 'Marital Status' fields are dropdown menus. The 'Currently Disabled' field has a checkbox. The 'Actions' column has a pencil icon. Below the table, there are fields for 'Street', 'City *', 'Province *', and 'Postal Code', all marked with an asterisk. At the bottom of the dialog box, there are four buttons: 'Back', 'Next', 'FINISH', and 'CANCEL'.

Client & Plan Creation dialog box – Client Information stage

3. Click **Next**.

Family Members						ADD FAMILY MEMBER
First Name *	Last Name *	Date of Birth *	Age	Relationship	Dependent of	Actions
						  

Client & Plan Creation dialog box – Family Members container

4. Enter the required information.
 - Click **Add Family Member** to add a new data-entry row.
 - To enter additional information for each family member, select the applicable  button.
 - Family members entered here are automatically included as beneficiaries in the clients' estate.
5. Click **Next**.

Beneficiaries						ADD BENEFICIARY
First Name/Description *	Last Name	Beneficiary Type	Relationship	GSTT Applicable for		Actions
				Client's Gifts	Co-Client's Gifts	
Other		Other		☐	☐	  

Client & Plan Creation dialog box – Beneficiaries stage

6. Enter the required information.
 - NaviPlan automatically creates a beneficiary named **Other** that is neither an heir nor a charity, but accounts for the annual gift tax exclusion. You cannot delete or edit the **Other** beneficiary.
 - Enter additional beneficiaries who are not family members. Using the **Add Beneficiary** button.
7. Click **Next**.

Advisor Information					ADD ADVISOR
First Name *	Last Name *	Advisor Type	Cover Page	Actions	
 John	Doe	Advisor	☐	  	
Move Up Move Down					

Client & Plan Creation dialog box – Advisor Information stage

8. Enter the required information.
 - Click **Add Advisor** to create a new data entry row.
 - The information entered in the **User Preferences - Advisor Details** dialog box automatically appears here.
9. Click **Next**. The **Client & Plan Creation** dialog box opens to the **Plan Selection** stage.

Calculators ☐ Calculator Choose a calculator	Information Financial Assessment ☒ Estimated time to complete: 5 to 7 minutes Description Create a needs assessment to identify the clients' current financial situation and to clearly illustrate what is required to meet the clients' goals. Promote Options Can be promoted to any one of the following levels: • Level 1 • Level 2
Assessments ☒ Financial Assessment ☐ Asset Allocation	
Plans ☐ Level 1 ☐ Level 2	

10. Select an analysis type, and then click **Next**.

- If you select **Asset Allocation**, the **Client & Plan Creation** dialog box opens to the **Assessment Setup** stage.
- If you select **Financial Assessment, Level 1**, or **Level 2** the **Client & Plan Creation** dialog box opens to the **Income Tax Method** stage, where you can select an income tax method for the plan.
- A description of the selected method appears on the right side of the dialog box.

Income Tax Method ☒ Average Tax ☐ Detailed Tax	Information Average Tax Description This method applies user-entered tax rates to income during three different time periods: pre-retirement, retirement, and in the year of death. A limited number of deductions is applied against income. The alternative minimum tax (AMT) is not supported. Conversion Options Plans using this method can be converted to the following tax method: • Detailed Tax
--	--

Client & Plan Creation dialog box – Income Tax Method stage

11. Select an income tax method, and then click **Next**.

12. **Level 1 and Level 2 Plans only:**

Select the asset allocation model you wish to use for the plan. If you are unsure which model is best for you a description of each model can be found immediately to the right of the option in the **Information** section.

Select one of the asset allocation models below.

Asset Allocation Model	Information
☒ Standard Ibbotson ☐ Expanded Ibbotson	Standard Ibbotson Description The Standard Ibbotson allocation model utilizes 13 asset classes to generate a suggested portfolio, based on the completed asset allocation questionnaire.

13. When you have selected a model, click **Next**.

Plan Name *	Plan Year
Plan	2013
Modules Select one or more of the following modules: ☒ Asset Allocation ☒ Retirement ☒ Education ☒ Major Purchase ☒ Emergency Fund ☒ Survivor Income ☒ Disability Income ☒ Long-term Care ☒ Estate Planning ☒ Monte Carlo Analysis SELECT ALL SELECT NONE	

Client & Plan Creation dialog box – Modules stage

14. If you are creating a Financial Assessment or a plan, select at least one of the available modules. The modules available vary based on the assessment or plan level.

The following modules are available when creating a Financial Assessment, Level 1 Plan, or Level 2 Plan:

Module	Financial Assessment	Level 1 Plan	Level 2 Plan
Asset Allocation		✓	✓
Retirement	✓	✓	✓
Education	✓	✓	✓
Major Purchase	✓	✓	✓
Emergency Fund		✓	✓
Insurance	✓		
Survivor Income		✓	✓
Human Life Value		✓	✓
Disability Income		✓	✓
Long-term Care		✓	✓
Estate Planning			✓
Monte Carlo Analysis			✓
Detailed Cash Flow*		✓	✓
Equity Compensation*			✓
Business Planning*			✓
Advanced Estate*			✓

* The **Detailed Cash Flow** module is automatically selected when you are using the Detailed Income Tax method. The **Equity Compensation**, **Business Planning**, and **Advanced Estate** modules are only available when you are using the Detailed Income Tax method.

15. Click **Next**. The ***Client & Plan Creation*** dialog box opens to the ***Summary*** stage. A summary of the client file and selected analysis appears.
16. Click **Finish**. NaviPlan creates the client file and an engagement containing a new analysis.

Creating client files in the Presentation Module

The **Presentation Module** offers all of NaviPlan's detailed calculations and features in a client-friendly format with images and statistics to put the plan in context.

All financial data entered in the Presentation Module carries through to the normal NaviPlan display mode. This allows you to turn data-entry into collaborative work with your clients by opening a discussion and keeping them invested in the process.

To open the **Presentation Module**, select **Switch to Presentation Module** from the **Quick Actions** menu.

Working with a new client

To create a new client file in the Presentation Module, follow these steps:

1. From the Presentation Module's landing page, click the **Create client** link in the upper left corner.



2. Enter the client's demographic information. Once finished, click **Next**.
3. Select the **Analysis Type**.

Note: To ensure client information is accurately represented, it is recommended to use a Level 1 or Level 2 Plan.

4. After the client file is created, select a presentation from the available list.

Working with an existing client

To access an existing client file in the Presentation Module, follow these steps:

1. From the Presentation Module's landing page, click the **Select client** link in the upper left corner.
2. Select the appropriate client file and engagement.
3. After the client file is created, select a presentation from the available list.

Entering financial data using presentations

NaviPlan contains six ready-to-go presentations, each targeting a different planning topic:

Presentation	Description
<i>Planning to Protect</i>	Provides an income coverage insurance analysis, including needs up to the survivor's death and education expenses. Gives clients a clear idea of whether their current insurance coverage is adequate or how much more they may require.
<i>The Road to During Retirement</i>	Offers valuable during retirement information while assisting in gathering relevant data to establish how close clients are to achieving their during retirement goals. Helps clarify what actions clients need to take to enjoy a successful during retirement.
<i>Planning for your Family's Education</i>	Quickly and easily defines education goals and determines if their current strategy will cover those future expenses. Identifies which goals are underfunded and how much additional funding may be required.
<i>Cash Flow Planning</i>	Acts as a great starting point for any client meeting. Identifies whether clients have cash surplus available for savings and any deficits to address.
<i>Income Planning for Retirees</i>	Considers retirees' current and future lifestyles, while assessing current cash flow and how long during retirement income needs to last. Calculates a projected withdrawal rate from savings; displays incomes and expenses throughout during retirement.
<i>Life Insurance Quick Assessment</i>	Quickly determine your clients' life insurance need, considering both ongoing and immediate lump sum needs versus assets available to meet those needs.

Navigating through a presentation

- Use the **Back** and **Next** buttons to move navigate one slide at a time.
- To quickly move to a non-sequential slide within the presentation, click **Table of Contents**. This button indicates the number of slides in the presentation, as well as your progress.
- Click **Finish** to close the presentation and return to the landing page.

Printing a presentation

To print the entire presentation that is open, go to the **Quick Actions** menu, and then select **Print Presentation**.

To print a streamlined report, click the **Print Report** button that appears at the end of each presentation.

Switching to NaviPlan

To go back to the NaviPlan planning view, click **Switch to NaviPlan**.

Note: The **Switch to NaviPlan** button does not appear within a presentation. If you want to return to planning view from within a presentation, you must first click **Finish**.

Accessing NaviPlan calculators and reports

To access a NaviPlan calculator from within a presentation, go to the **Quick Actions** menu – **Calculators**, and then select the calculator you want to use.

To access a NaviPlan report from within a presentation, go to the **Quick Actions** menu – **Reports**, and then select the report you want to view.

Importing data into NaviPlan

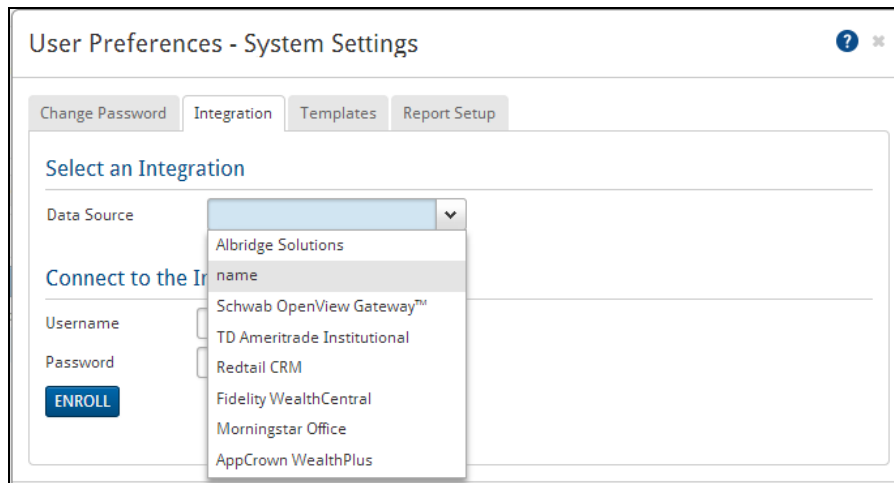
If you have information about your clients stored in an external application (e.g., Albridge Solutions), you can import data into NaviPlan instead of entering it manually.

Selecting sources for data integration

If you intend to import client or account information into NaviPlan, you must first select an integration source.

To set-up an integration, follow these steps:

1. Go to the **User Preferences** menu, and then select **System Settings**.



Settings menu - Integration

2. Go to the **Integration** tab.
3. From the **Data Source** menu, select the source from which you will import information. **Note:** When you import client or account information, NaviPlan assumes that the information will be coming from the data source last selected on this page.

Note: The remaining steps apply only if using an offline version of NaviPlan.

4. Go to the **File Locations** tab.
5. In the **Import** field, enter the path to the folder where you will import files.

For more information on the next steps specific to each integration source, consult the relevant Integration Guide page in the Learning Center:

- [Albridge Solutions](#)
- [Morningstar Office](#)
- [Redtail CRM](#)
- [Schwab OpenView Gateway™](#)
- [TD Ameritrade Institutional's Veo®](#)

You cannot import personal information from more than one data source into a single client file.

Importing client information into a client file

Once a data source has been selected, you can create a new client file and import the clients' personal information into that file. Usually not all required information is available for import, and some personal information (for example, the clients' genders) has to be entered manually.

To import client information, follow these steps:

1. Go to the **Client Management – Client List – Clients** page.
2. Under **Clients**, click **Create New Client**.

The screenshot shows a 'Client Information' dialog box. At the top, there are two radio buttons: 'Individual' (selected) and 'Joint Analysis'. Below this is the title 'Client Information'. The form contains several input fields: 'First Name', 'Last Name', 'Date of Birth', 'Age', 'Gender' (a dropdown menu), 'Tax Filing Status' (a dropdown menu), 'Street', 'City', 'State' (a dropdown menu), and 'Zip Code'. To the right of these fields are two checkboxes labeled 'Currently Disabled' and a question mark icon. Further right is an 'Actions' button, which is circled in red. The 'Actions' button has a small icon of a document with a pencil.

Client & Plan Creation dialog box – Client Information stage

3. Select **Individual**, or if the client file is for a couple, select **Joint Analysis**.
4. Under **Client Information**, click **Import**.

Note: The **Import** button is only available for new client files. It is not available when editing an existing client file.

5. In the field next to the **Search** button, enter the client surname. You can enter part of the last name and replace the missing character(s) with an asterisk. For example, to search for clients with the last name starting with "La," you would enter **La***.
6. Click **Search**.

The screenshot shows an 'Import Client' dialog box. It has a title bar with a question mark icon. Below the title bar is a paragraph of text: 'Select a search type, enter search details, and then click **Search** to check the back office for clients that match your request. To use wildcards(*), place the asterisk before or after the last name. For example, type *Smith** to list all client names such as *Smithers* beginning with *Smith*. Or, you can place the asterisk before the word to search for client names such as *Blacksmith* ending with *Smith*. Note: Results appear with the client's last name followed by first name.' Below this text is a 'Search' section with a 'Search By:' label and a dropdown menu set to 'Last Name'. Next to the dropdown is a text input field containing 'doe' and a blue 'SEARCH' button. At the bottom of the dialog box are four buttons: 'Back', 'Next', 'FINISH', and 'CANCEL'.

Import Client dialog box

7. Select the client from the menu, and then click **Next**.

Note: Married clients must be imported individually, and then on the **Client Information** stage, select the appropriate **Tax Filing Status**. Dependents and beneficiaries can be imported from the **Family Members** screen.

8. Review the imported data.
9. Click **Finish**.

Once the clients' personal information has been imported into a client file, you can create engagements, plans, and assessments within that file. Then, you can import any available financial information into plans.

Importing updated information for existing clients

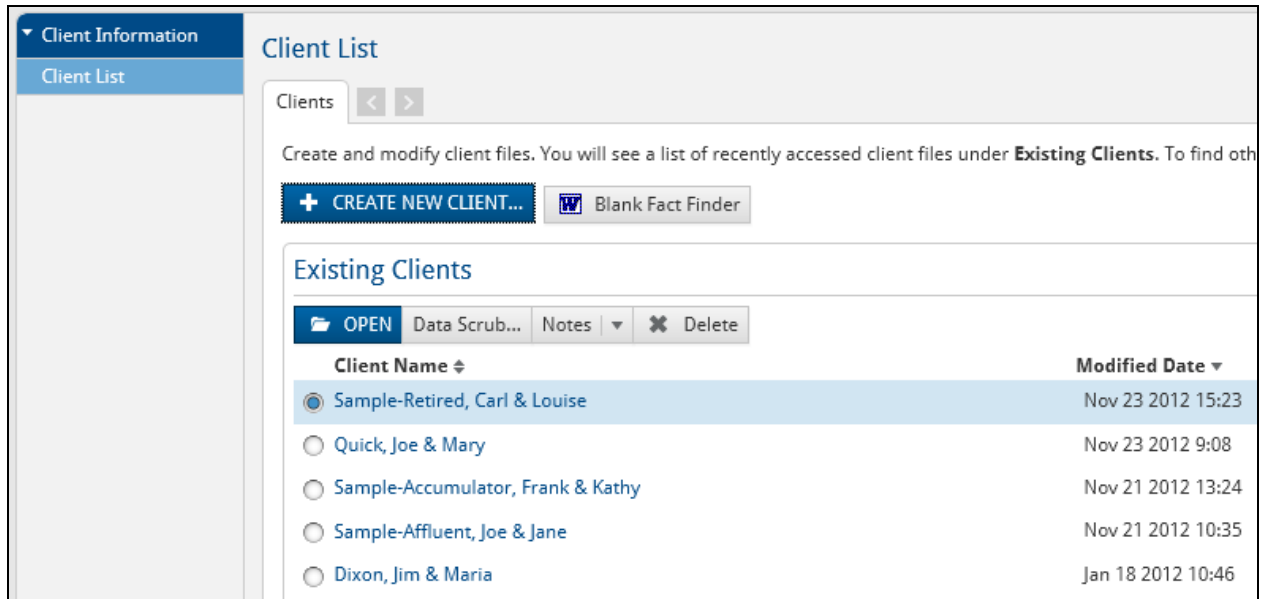
You can update the imported client information for existing family members in the client file.

To update the client information in an existing client file, follow these steps:

1. Go to the ***Client Management – Client List – Clients*** page.
2. Open a client file that contains imported client information, and then go to the ***Client Management – Client Information – Personal Information*** page.
3. Click **Update Client**.
 - If no information is available to be updated, the message ***This Client is already up to date*** appears.
 - If information is available to be updated, the ***Update Client*** dialog box opens. The information available for the update appears.
4. To proceed with the changes, click **OK**.

Managing existing client files

On the **Client Management** section – **Client List** category – **Clients** page, you can open and delete existing client files, and you can also prepare client files for delivery to third parties.



Client Management section – Client List category – Clients page

Opening an existing client file

To open an existing client file, follow these steps:

- Under **Search**, you can search for other client files to which you have access. From the **Search By** menu, select **Last Name** or **Client ID**.
 - If you selected **Client ID**, enter the client's ID number, and then click **Search** to continue. The clients appear in the client list.
 - If you selected **Last Name**, enter the client's last name. You can also use wildcards (*) in searches, for example, "S*" to search for client files that start with "S."
- (Online only) To search for client files created by another user, select **Other User**, and then enter the user name.
- (Online only) To include clients belonging to other users or user groups for which you have access, select the **Include 'Granted' Clients** option.
- To search only the last 10 modified client files, select the **Recently Modified** option.
- (Offline only) To include clients that are checked in and clients that are stored locally, select **Include 'Central' Clients**.
- Click **Search**. The list of clients updates.
- Under **Client Name**, select the client file required, and then click **Open**.
OR
Click the link for the client file you want to open.

Updating clients' personal information

When your clients provide you with updated personal information, such as a change of address, a new dependent, etc., you can update this information in NaviPlan.

To review or revise your clients' personal information, follow these steps:

1. Open the client file, and then go to the **Client Management** section – **Client Information** category – **Personal Information** page. This page lists information about the client, co-client, family members, and beneficiaries.

Personal Information Advisors << >>

Enter or modify the demographic client data in the fields below. * Required

☐ Individual ☒ Joint Analysis

Client Information

First Name *	Last Name *	Date of Birth *	Age	Gender *	Tax Filing Status *	Currently Disabled	Actions
David	Lee	May 7 1970	43	Male	Married filing jointly	☐	
Susan	Lee	Jun 22 1972	41	Female	Married filing jointly	☐	

Street City * State * Zip Code

3058 Main St. San Diego California 92113

Family Members

ADD FAMILY MEMBER

First Name *	Last Name *	Date of Birth *	Age	Relationship	Dependent of	Actions
Julia	Lee	Jan 1 1998	15	Daughter	David	
Matthew	Lee	Apr 18 2000	13	Son	Both	

Add any beneficiaries not been entered on the **Family Members** screen.

Beneficiaries

ADD BENEFICIARY

GSTT Applicable for

First Name/Description *	Last Name	Beneficiary Type	Relationship	Client's Gifts	Co-Client's Gifts	Actions
Other		Other		☐	☐	

Client Management section – Client Information category – Personal Information page

2. Edit the client information.
3. To view or edit additional personal information, click the appropriate button.

Preparing client files for delivery to third parties

NaviPlan has a data-scrub function, which allows you to export and send client files to a third party without revealing sensitive client information. Client data such as net worth, cash flow, financial goals, and strategies are saved in exported client files, but personally identifiable data is stripped and replaced with generic values. You can safely store exported client files on a local or network drive, or even send these files by e-mail.

To prepare client files for delivery to a third party, follow these steps:

1. From the **Existing Clients** menu, select the option button for the client (do not click the link) for which you want to export information, and then click the **Data Scrub** button.
2. Click **Save**.
3. Select a location where you will save the client file, enter a unique name if required, and then click **Save**.

Deleting a client file

If the client file you wish to delete contains calculators, assessments, or plans, you must delete the calculators, assessments, or plans before you can delete the client file. **About client files, engagements, and plans** on page 15 for more information.

Note: If you are using NaviPlan in **Connected** mode, you must have authorization to delete client files. Checked-out client files must be checked-in before you can delete them.

To delete a client file, follow these steps:

1. From the **Existing Clients** menu, select the option button for the client file you want to delete, and then click **Delete**.
2. If the client file you selected does not contain any assessments or plans, the file is deleted.
Note: You cannot delete assessments or plans that are in **Proposed** or **Approved** status.

Checking client files in and out of a central database in NaviPlan Offline

NaviPlan Online and NaviPlan Offline look almost identical. They perform almost all the same tasks and operate using almost all the same methods. However, the way you access your clients' data is slightly different.

NaviPlan Online allows you to access your clients' data from the central database on an intranet or Internet site. The central database allows you to share client files and to review and approve assessments or plans. For more information on reviewing and approving assessments and plans, **Submitting an assessment or a plan for review** on page 45, and **Reviewing an assessment or a plan** on page 47.

NaviPlan Offline can be opened in three modes: **Connected**, **Disconnected**, or **Standalone**.

Mode	How client files are accessed and stored
Connected	Client files are accessed from and stored in a central database. You can check in and check out client files from the central database when connected to the Internet. Checking out a file creates a copy of the file on a local drive.
Disconnected	NaviPlan Offline gives you the freedom to work from a remote location. Using this mode, you can work on checked-out client files when no active Internet or intranet connection is available. While the client file is checked out, the file version prior to the check-out can be viewed but not modified by other users.
Standalone	Client files stored in a central database cannot be accessed. All client files are stored on a local drive.

Client files can be checked in and out on the **Client Management** section – **Client List** category – **Clients** page. You must be running NaviPlan Offline in **Connected** mode to check client files in or out.

The following icons show the client file status:

	Central client file (checked into the central database)
	Checked-out client file (editable copy stored on local drive)
	Read-only client file (non-editable copy stored on local drive)
	New or local client file (does not exist in the central database)

Checking out a client file

In NaviPlan Offline, if you want to make changes to a client file that is stored in a central database, you must check out the client file using **Connected** mode.

Note: This procedure only applies if you have access to both NaviPlan Online and NaviPlan Offline.

To check out a client file, follow these steps:

1. In NaviPlan Offline (**Connected** mode), go to the **Client Management** section – **Client List** category – **Clients** page.
2. Select the **Include 'Central' Clients** option, and then click the **Search** button. NaviPlan displays client files stored on the central database.
3. Select the client file that you want to check out, and then click the **Check Out** button. NaviPlan searches the database and updates the client list, making the client file available for you to edit.

The client file is now unavailable for others to edit, and the list updates to show the client file as **Checked Out** .

Status	Client Name	ID	Modified Date	Expires In
	Dixon, Jim & Maria	local	Jul 16 2013 12:21	N/A
	Innes, Shaun & Karina	2142	Jul 16 2013 10:47	N/A
	Lee, David & Susan	2007	Jul 15 2013 13:18	N/A

Client Management section – Client List category – Clients page (showing checked-out client file)

Undoing a check-out without making changes

To undo a check-out without making changes, follow these steps:

1. In NaviPlan Offline, go to the **Client Management** section – **Client List** category – **Clients** page.
2. Select the required client file, click  next to the **Check Out** button, and then select **Release**. NaviPlan Offline returns the client file to the database unsaved. The list updates to show the client file as **Central** . The client file becomes available for others to edit.

Checking in a client file to a central database

In NaviPlan Offline, when you first create a client file it only exists on your workstation. After you check out a client file from the central database, the client file cannot be modified by anyone except you, and your changes are saved to a local drive. In both cases, you must save the client file to the central database (check it in) to update the central database files, and to make the client file accessible to other people.

To connect to the central database, you must be in **Connected** mode. To check in a client file, follow these steps:

1. In NaviPlan Offline, go to the **Client Management** section – **Client List** category – **Clients** page.
2. To save a client file to the database and allow others to edit it, select the client file you want to save, and then click the **Check In** button. NaviPlan Offline saves the file to the database, and the list updates to show the client file as **Central** .

OR

To save the client file to the database and continue working with the file, click  next to the **Check In** button, and then select **Refresh**. NaviPlan checks the file in and out.

Note: The **Check In** button only appears when the client file status is either **New** or **Checked Out**.

Checking multiple client files in and out

If you are using NaviPlan Offline in **Connected** mode and you need to manage multiple client files in a single session, you can select which client files you want checked in or checked out of the central database.

To check multiple clients in and out of the central database, follow these steps:

1. In NaviPlan Offline, go to the **Client Management** section – **Client List** category – **Clients** page.
2. Click the **Multiple Check In/Out** button. Only the client files displayed on the **Clients** page appear in this dialog box.
3. For each client file that you want to manage, select an option from the **Action** menu.
4. Click the **Process Selected Actions** button. NaviPlan performs the selected actions. If an action is not successful, NaviPlan displays an error message.
5. Click the **Close** button.

Note: The **Close** button should always be used to close this dialog box.

Viewing a client file in the database

If you do not want to make any changes, you can view the contents of a client file in read-only mode without checking the file out of the central database.

To view a client file, follow these steps:

1. In NaviPlan Offline, go to the **Client Management** section – **Client List** category – **Clients** page.
2. Select the client file you want to view, click ▼ next to the **Check Out** button, and then select **Get Copy**. The list updates to show the client file as read-only . The client file remains available for others to edit.
3. To release the copy of the read-only file, click **Release**. The list updates to show the client file as **Central** .

Note: If you will be working in **Disconnected** mode and want read-only or view access to a client file, you must first start NaviPlan in **Connected** mode, and then change the status of the client file to read-only.

Granting and revoking access to your client files

In NaviPlan Online and NaviPlan Offline in **Connected** mode, depending on your permissions, you can grant and revoke access to your client files. You automatically have access to the client files you create, and only people with administrative rights can access your client files without your permission. You can grant someone else access to your client files, and you can also cancel that permission.

To grant or revoke access to your client files, follow these steps:

1. Go to the **Client Management** section – **Client List** category – **Clients** page.
2. Select the appropriate client file, and then click **Grant/Revoke**.
3. Under **Client Access**, each user who has access to the selected client file is listed, as well as their access rights.

4. To grant someone access to the client file, click **Add Entry**.
5. Enter that person's **User ID**, and then select from the following access rights for that person:

Access right	Description
Read	View a read-only copy of the client file and all its engagements, plans, and assessments.
Write	Edit and delete the client file and all of its engagements, plans, and assessments.
Control	Grant access rights to others.

6. To cancel someone's access to the client file, locate the user under **Client Access**, click **Revoke**, and then click **OK** to the message that appears.

Managing engagements

In NaviPlan, an engagement represents a unit of work. For example, you may have one engagement for retirement planning and a second engagement for estate planning, or one engagement for 2014 and another for 2015. For fee-based planning, an engagement may be used to represent a unit of work that a financial planner undertakes to produce an assessment or plan for clients during a specific time period. Each engagement can contain one or more calculators, assessments, or plans.

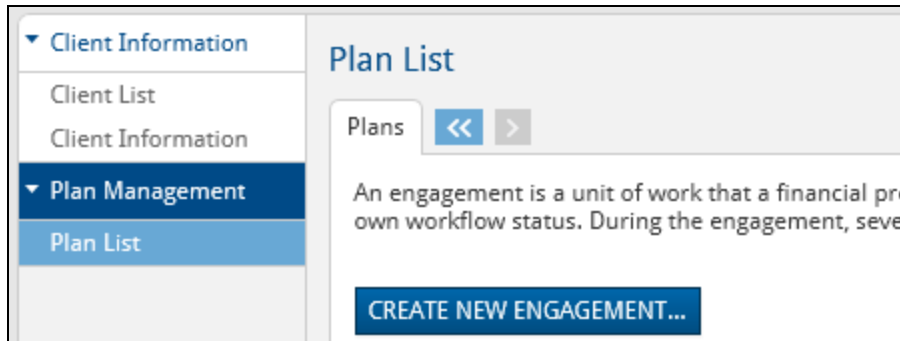
When you create a new client file, an engagement is created automatically by default, titled with the current date, but you can rename it. You can also create new engagements as needed.

Within each client file, there can be many engagements.

Creating a new engagement

To create a new engagement, follow these steps:

1. Go to the **Plan Management** section – **Plan List** category – **Plans** page.



Plan Management section – Plan List category – Plans page

2. Click the **Create New Engagement** button. The **Client & Plan Creation** dialog box opens to the **Client & Plan Selection** stage.

Plan Creation * Required ? ✕

Plan Selection ✓

[Income Tax Method](#)

[Modules](#)

[Summary](#)

Select an analysis level.

Engagement Name ✕

Retirement

Calculators

☐ Calculator Choose a calculator ▼

Assessments

☒ Financial Assessment

☐ Asset Allocation

Plans

☐ Level 1

☐ Level 2

Information

Financial Assessment

🕒 Estimated time to complete: 5 to 7 minutes

Description
Create a needs assessment to identify the clients' current financial situation and to clearly illustrate what is required to meet the clients' goals.

Promote Options
Can be promoted to any one of the following levels:

- Level 1
- Level 2

Back Next **FINISH** CANCEL

Plan Creation dialog box – Plan Selection stage

3. If needed, revise the name of the engagement.
4. Follow the directions on-screen to complete the plan-creation process.
5. To view the new engagement, go to the **Plan Management** section – **Plan List** category – **Plans** page.
Note the new engagement tab under the **Create New Engagement** button.

Opening and deleting existing engagements

Before you can delete an engagement, all calculators, assessments, and plans within the engagement must be deleted.

To open or delete engagements, follow these steps:

1. Go to the **Plan Management** section – **Plan List** category – **Plans** page.
 - To open an engagement, click the tab for the engagement you want to open.
 - To delete an engagement, click the tab for the engagement you want to delete, and then click **Delete**.

Working with calculators, assessments, and plans

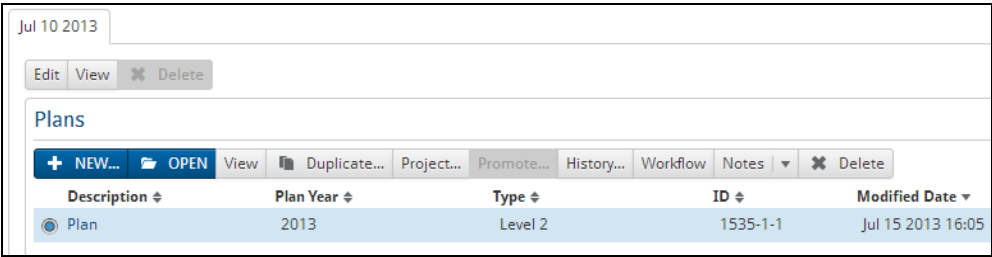
Creating a calculator, an assessment, or a plan

Before you can create a calculator, an assessment, or a plan for a client, you must create a client file (an engagement will be created by default). For instructions, **Creating a client file** on page 22.

You can promote assessments and Level 1 Plans to a higher level, but you cannot demote them to a lower level.

To create a calculator, assessment, or plan, follow these steps:

1. Go to the **Plan Management** section – **Plan List – Plans**.
2. Under **Plans**, click **New**.



Plan Management section – Plan List category – Plans page

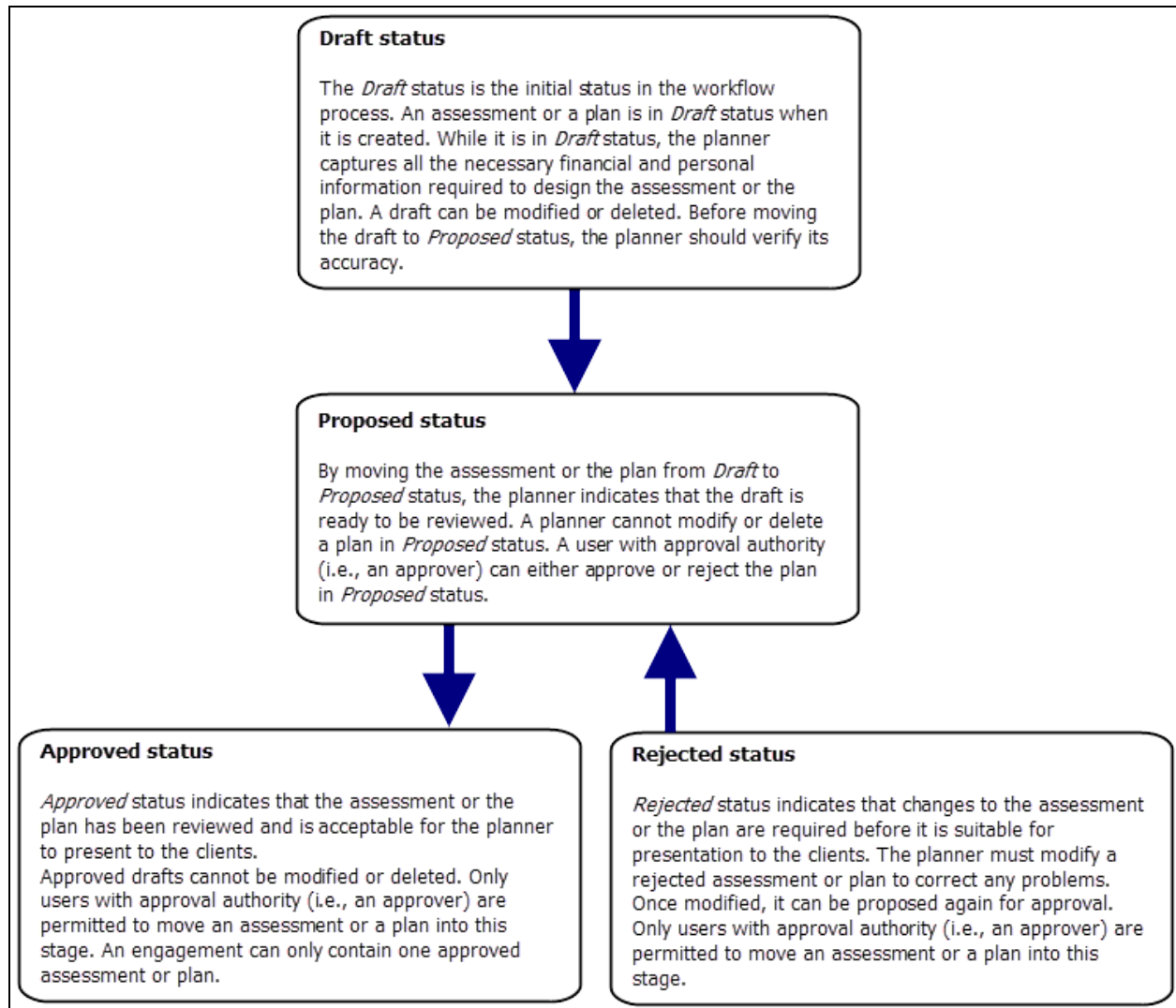
3. Select either a calculator, assessment, or a plan type.

Using compliance-based workflow in NaviPlan

In NaviPlan, workflow refers to a series of steps that takes an assessment or a plan through a life cycle from **Draft** status to delivery. This process provides a firm with compliance controls by guiding planners through the approval process. Organizations can designate approvers to oversee all planning activity and ensure that compliance standards are met.

There are three key players in the workflow process: the client, the planner, and the approver.

Participant	Workflow duties
Client	Provides the financial and personal information required to create an assessment or a plan.
Planner	Captures the financial and personal information from the clients, and creates an assessment or a plan to help the clients realize their financial goals.
Approver	Reviews assessments and plans submitted by the planner for compliance, and then either approves or rejects the assessment or the plan, depending on whether it meets the compliance requirements.



The workflow process in NaviPlan

Submitting an assessment or a plan for review

You can submit an assessment or a plan to someone with approval authority for review in NaviPlan Online or Offline (except in the **Standalone** mode of NaviPlan Offline where the approval function is not available). If the assessment or plan is rejected, you can modify it to correct any problems, and then resubmit it. Only assessments and plans in the **Draft** or **Proposed** statuses can be submitted for review.

To submit an assessment or a plan for review, follow these steps:

1. In an open assessment or plan, go to the **Workflow** section – **Status** category – **Status** page.

Workflow Reports

Include Alternatives In Reports...

To generate the report click on the report's Generate button. To view the report that has already been generated click the report's title.

Report Name	Action	Status	Submission Time
<i>Optional Reports</i>			
☐ Financial Needs Assessment	GENERATE ☒ Use default sections		
☐ Asset Allocation	GENERATE ☒ Use default sections		
☒ Financial Needs Summary	GENERATE ☒ Use default sections		
☒ Retirement Distribution Summary	GENERATE ☒ Use default sections		
☐ Financial Needs Analysis	GENERATE ☒ Use default sections		
☐ Planning to Protect - Presentation	GENERATE		
☐ The Road to Retirement - Presentation	GENERATE		
☐ Planning for your Family's Education - Presentation	GENERATE		
☐ Cash Flow Planning - Presentation	GENERATE		
☐ Planning for Retirement Income Sustainability - Presentation	GENERATE		
Next Gen Client Report	BUILD		

GENERATE SELECTED
GENERATE ALL

Note: Default sections will be used when generating multiple reports.

Workflow section – Status category – Status page

2. Generate all client reports that you wish to present to your clients.

To generate a client report as part of the workflow reports, select the report, and then click the **Generate** button for that report. Reports that have already been generated are listed and the name of the report becomes a link. To print a generated report, click the link.

Note: Any reports not generated before an assessment or plan is proposed will only be available in draft form once you propose it.

3. After generating all required client reports, click the **Propose** button. The assessment or plan is submitted for approval.

On the **Plans** page, under **Plans**, the assessment or plan appears in **Proposed** status. Those that have not been submitted appear in **Draft** status.

To find out how users with approval authority review assessments and plans, **Reviewing an assessment or a plan** on the next page.

You cannot modify or delete a proposed or approved assessment or plan, but you can duplicate it by clicking the **Duplicate** button on the **Plans** page. The duplicate assessment or plan appears in **Draft** status.

4. To check the status of an assessment or a plan, go to the **Plan Management** section – **Plan List** category – **Plans** page. The status of the assessment or the plan is displayed.

Reviewing an assessment or a plan

You must have approval authority in order to approve or reject an assessment or a plan in NaviPlan Online or Offline (except in the **Standalone** mode of NaviPlan Offline where the approval function is not available).

In NaviPlan, you can review proposed assessments and plans for the current client file or for multiple clients.

To review an assessment or a plan for the current client file, follow these steps:

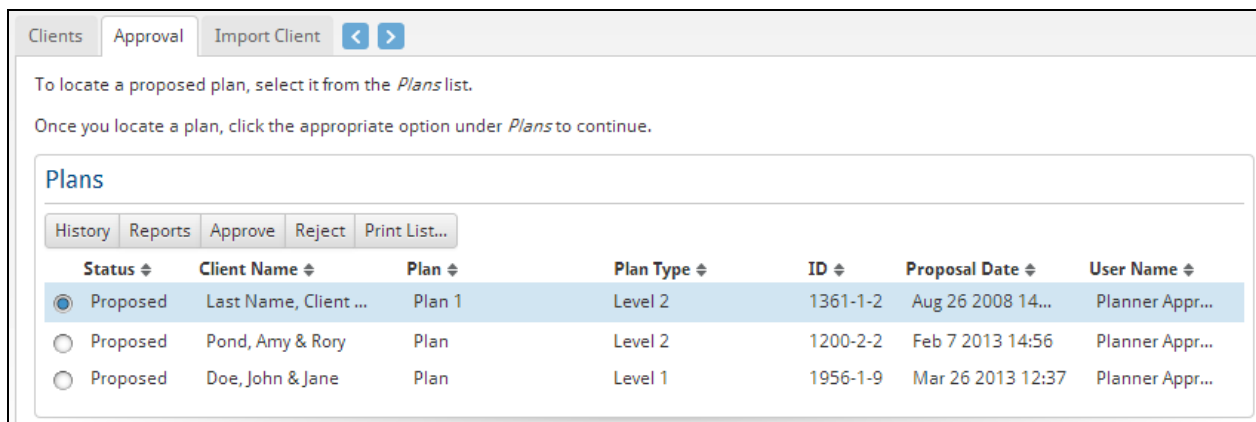
1. Go to the **Plan Management** section – **Plan List** category – **Plans** page.
2. To view the assessment or plan in read-only mode, click **View**. You cannot make changes to an assessment or a plan while it is in read-only mode.
3. To view the history of the assessment or the plan, click **History**.
4. On the **Plans** page, click the **Workflow** button.
Note: You can also go to the **Status** page by opening an assessment or plan, and then going to the **Workflow** section – **Status** category – **Status** page.
5. If the assessment or plan meets with all compliance criteria and can be implemented, click **Approve**. The status on the **Plans** page changes to **Approved**. Once approved, the assessment or plan cannot be modified, deleted, or returned to **Draft** status.

If the assessment or plan does not meet all compliance criteria and cannot be implemented, click **Reject**. The status on the **Plans** pages changes to **Rejected**.

Reviewing assessments and plans for several clients (online)

To review a proposed assessment or plan from a list of all clients' assessments and plans, follow these steps:

1. Go to the **Client Management** section – **Client List** category – **Approval** page.



Client Management section – Client List category – Approval page

Plans

Status	Client Name	Plan	Plan Type	ID	Proposal Date	User Name
☒ Proposed	Last Name, Client ...	Plan 1	Level 2	1361-1-2	Aug 26 2008 14...	Planner Appr...
☐ Proposed	Pond, Amy & Rory	Plan	Level 2	1200-2-2	Feb 7 2013 14:56	Planner Appr...
☐ Proposed	Doe, John & Jane	Plan	Level 1	1956-1-9	Mar 26 2013 12:37	Planner Appr...

Client Management section – Client List category – Approval page

2. Select an assessment or plan, and then do one of the following:

Click...	To...
History	View the history of an assessment or a plan. In the Plan History dialog box that opens, NaviPlan shows such information as the time of creation and the time of status change. Click Close to close the Plan History dialog box.
Reports	View reports that have been generated for a proposed assessment or plan. In the Reports dialog box that opens, NaviPlan shows a list of generated reports. To open a generated report, click the link for the applicable report. Click Close to close the Reports dialog box.
Approve	Approve a proposed assessment or plan that meets all compliance criteria and can be implemented. Once approved, the assessment or plan cannot be modified, deleted, or returned to Draft status.
Reject	Reject a proposed assessment or plan that does not meet all compliance criteria and cannot be implemented. The status changes to Rejected .

If a plan has been approved and you would like to make changes based on your clients' progress, you can create an update plan. For more information, **Creating an update plan** below.

Creating an update plan

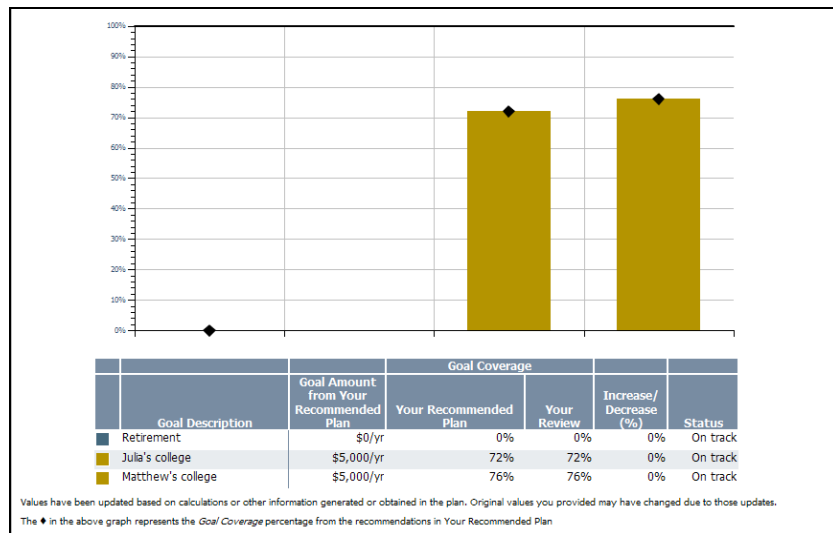
An update plan allows you to track your clients' progress against an approved plan. For information about plan approval, **Using compliance-based workflow in NaviPlan** on page 44 and **Reviewing an assessment or a plan** on the previous page. Using this feature, you can update recent changes in income, account values, and expenses without affecting the approved plan or changing the clients' goals.

The update plan is populated with information from the approved plan's **Recommended Plan** scenario. If any recommendations from the approved plan were not acted upon, you may have to make adjustments to the updated plan to accurately reflect the clients' current financial situation.

You can compare your clients' progress and the approved plan by generating a **Progress** report. This report helps you to determine how well your clients are staying on track towards attaining their financial goals.

To create an update plan, follow these steps:

1. Go to the **Plan Management** section – **Plan List** category – **Plans** page.
2. Select the approved plan, and then click **Update Plan**. A copy of the approved plan appears in **Update-Draft** status.
3. Open the newly created plan, and then update it with the clients' most recent data.
Note: Navigation may be slightly different in update plans. For information about these differences, search for "Update Plans" in the application Help.
4. To view a summary of the clients' progress, go to the **Results** section – **Summary** category – **Summary** page. NaviPlan displays a summary listing the clients' goals and whether the clients are on track to meet each goal.



Results section – Summary category – Summary page

5. Go to the **Results** section – **Progress Report** category – **Progress Report** page.
6. If applicable, select a template to use for the progress report.
7. Click the **Select Document Sections** button for the client report.

Select Document Sections - (Default Template)
? ✕

Select the sections to be included in the report, and then click **Generate Report** to continue.

The order in which document sections appear in the report can be changed. To change where a section appears, drag it to the preferred location in the list.

☒ Introduction
☒ Goal Coverage
☒ Net Worth
☒ Cash Flow
☒ Asset Allocation
☒ Conclusion
☒ Appendix
☐ Tax Considerations
☒ Important Terminology
☒ Disclaimer
☐ Asset Allocation Rate Approval
☐ Delivery Acknowledgement

Save as Template...
Select All
Select None
GENERATE REPORT
OK
CANCEL

Select Document Sections dialog box

8. Select all sections you want included in the progress report.
9. To save your selections as a template for the progress report, click the **Save as Template** button.
10. Enter a name for the template, and then click **OK**. Templates you create are available on the **User Preferences** menu – **System Settings** option – **User Preferences - System Settings** dialog box – **Templates** tab.
11. Click **OK**.
12. To generate the report, click the **Generate** button. If you generated this report before, this button appears as **Regenerate**.

Chapter 4: Setting user preferences

You can customize some aspects of NaviPlan to suit your needs by changing application settings or setting default values using the commands on the **User Preferences** menu.

Preferences only need to be set once. You do not need to access the **User Preferences** menu each time you use NaviPlan. Any changes you make to your user preferences apply to all new client files and all new assessments and plans. Some default values can be overridden within individual assessments and plans.

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Entering advisor details

In the **Advisor Details** dialog box, you can enter details about the clients’ advisor(s) that will appear in client reports.

To add advisor details, follow these steps:

- 1. Go to the **Settings** menu, and then select **Advisor Details**.

Advisor Details

* Required ?

Advisor Information

First Name *

Middle Name

Last Name *

Title

Advisor Type

Credentials

Advisor

MORE DETAILS...

Contact Information

Business

Cell

Home

Fax

Pager

E-mail Address

Office Information

Name

ID

Address 1

2343 Breezy Street

Address 2

City

State

Zip Code

Wisconsin

Website

OK

CANCEL

Advisor Details dialog box

- 2. Enter the advisor’s information. Fields marked with an asterisk (*) are mandatory.
- 3. Click **OK** to save the information.

Setting system preferences

In the **Settings - System Settings** dialog box, you can define your system preferences.

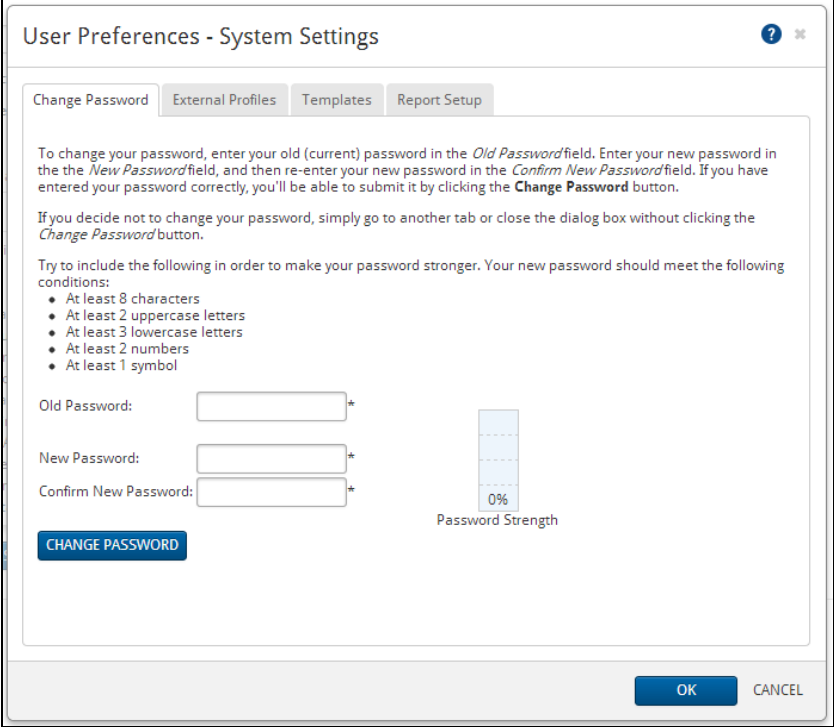
Changing passwords in NaviPlan Online

If you do not have access to NaviPlan Online, this procedure does not apply to you.

Passwords expire every 60 days in NaviPlan Online. When you change your password in NaviPlan Online, you can still use your old password to open NaviPlan Offline in **Disconnected** mode. However, to use NaviPlan Offline in **Connected** mode, or when you connect to the server in any way, you will need to enter the new password in NaviPlan Online.

To change your password, follow these steps:

1. Go to the **Settings** menu, and then select **System Settings**.



The image shows a screenshot of the 'User Preferences - System Settings' dialog box, specifically the 'Change Password' tab. The dialog box has a title bar with a question mark icon and a close button. Below the title bar, there are four tabs: 'Change Password', 'External Profiles', 'Templates', and 'Report Setup'. The 'Change Password' tab is selected. The main content area contains instructions on how to change a password, a list of password requirements, and three input fields for 'Old Password', 'New Password', and 'Confirm New Password'. A 'CHANGE PASSWORD' button is located below the input fields. To the right of the input fields, there is a 'Password Strength' indicator showing a vertical bar with a dashed line and a '0%' label. At the bottom right of the dialog box, there are 'OK' and 'CANCEL' buttons.

User Preferences - System Settings

Change Password External Profiles Templates Report Setup

To change your password, enter your old (current) password in the *Old Password* field. Enter your new password in the *New Password* field, and then re-enter your new password in the *Confirm New Password* field. If you have entered your password correctly, you'll be able to submit it by clicking the **Change Password** button.

If you decide not to change your password, simply go to another tab or close the dialog box without clicking the *Change Password* button.

Try to include the following in order to make your password stronger. Your new password should meet the following conditions:

- At least 8 characters
- At least 2 uppercase letters
- At least 3 lowercase letters
- At least 2 numbers
- At least 1 symbol

Old Password:

New Password:

Confirm New Password:

CHANGE PASSWORD

0% Password Strength

OK CANCEL

User Preferences - System Settings dialog box – Change Password tab

2. Enter your old (current) password.
3. Enter the new password using the following rules:
 - It must be at least eight characters long.
 - It must include two uppercase letters, three lowercase letters, two numbers, and one symbol.
 - It cannot include the word ***password***.
 - Confirm the new password by entering it again.

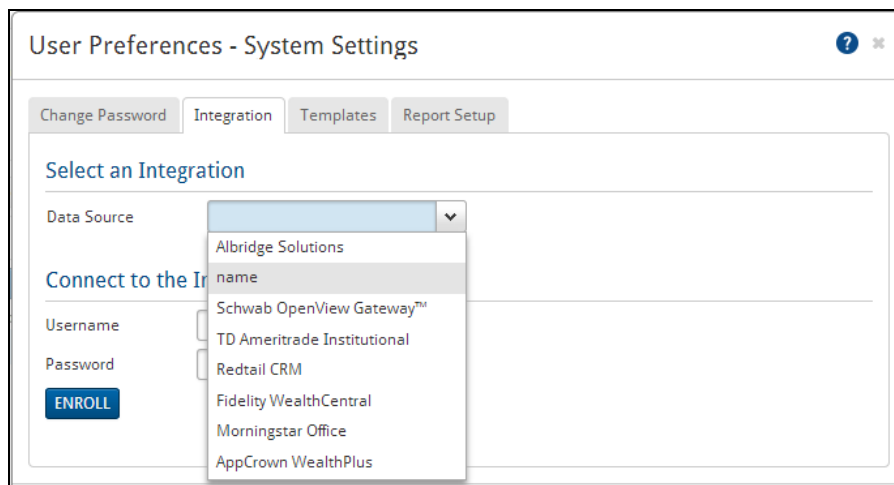
Note: As you enter your password, the **Password Strength** graph changes. For your security, a strong password is preferable.
4. Click **Change Password**. If you entered all the information correctly, your password is changed. If your password did not change, check the error message to see if the reason is displayed. If you are unable to change your password, contact Partner Support at (888) 692-3474.

Selecting Sources for Data Integration

If you intend to import client or account information into NaviPlan, you must first select an integration source.

To set-up an integration, follow these steps:

1. Go to the **User Preferences** menu, and then select **System Settings**.



Settings menu - Integration

2. Go to the **Integration** tab.
3. From the **Data Source** menu, select the source from which you will import information. **Note:** When you import client or account information, NaviPlan assumes that the information will be coming from the data source last selected on this page.

Note: The remaining steps apply only if using an offline version of NaviPlan.

4. Go to the **File Locations** tab.
5. In the **Import** field, enter the path to the folder where you will import files.

For more information on the next steps specific to each integration source, consult the relevant Integration Guide page in the Learning Center:

- [Albridge Solutions](#)
- [Morningstar Office](#)
- [Redtail CRM](#)
- [Schwab OpenView Gateway™](#)
- [TD Ameritrade Institutional's Veo®](#)

Setting import and data storage locations

Note: The **File Locations** tab only appears when using Offline versions of NaviPlan.

To set import and data storage locations, follow these steps:

1. Go to the **Settings** menu, and then select **System Settings**.
2. Go to the **File Locations** tab.
3. In the **Import** field, enter the path to the folder where you will import files.
4. In the **Logo** field, enter the location of the logo file.
5. In the **Data** field, enter the path to the folder where you store your client data files.

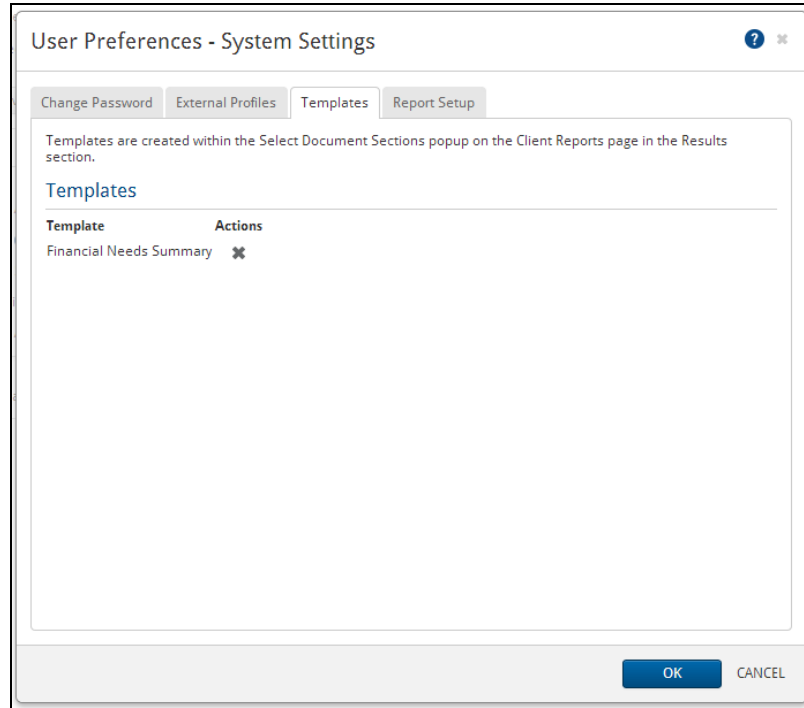
Note: Because NaviPlan automatically stores client files in a default location, it is important to verify the location of your client files before making changes to the **Data** field.

Deleting report templates

When generating client reports, you can select the topics or sections you want included in the reports, and then save these selections as templates.

To delete a report template that is no longer needed, follow these steps:

1. Go to the **Settings** menu, and then select **System Settings**.
2. Go to the **Templates** tab.



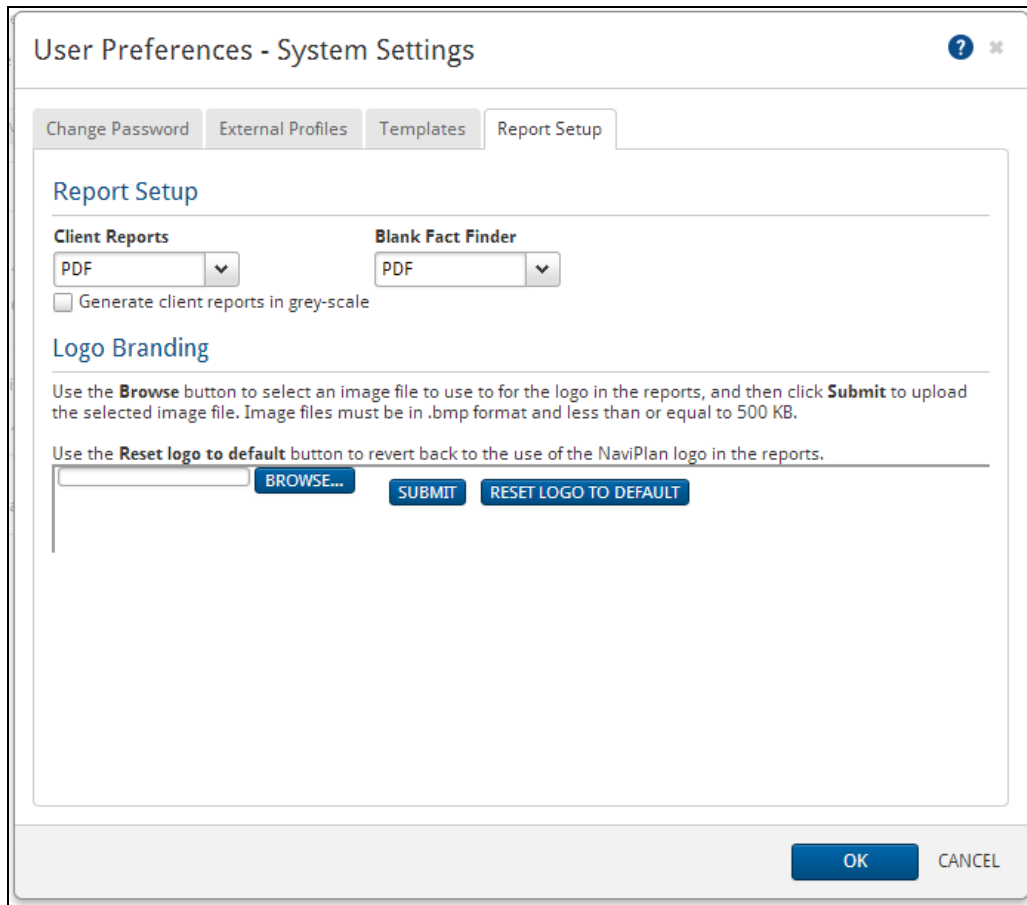
User Preferences - System Settings dialog box – Templates tab

3. Click **X** next to the report template you want to remove.
4. Click **OK** to delete the template.

Choosing report formats

You can choose to create reports in either portable document format (PDF) or rich text format (RTF). To select report output formats, follow these steps:

1. Go to the **Settings** menu, and then select **System Settings**.
2. Go to the **Report Setup** tab.



User Preferences - System Settings dialog box – Report Setup tab

3. For each of the listed report types, select an output format.

Note: You can select the **Generate client reports in grey-scale** option to create and print reports in black and white. If you have NaviPlan with Ibbotson asset allocation, the settings provided from Ibbotson Associates are used automatically and cannot be edited.

Setting plan preferences

In NaviPlan, you can set up default preferences that apply to all new clients and plans in the **User Preferences - Plan Settings** dialog box. You can modify preferences for individual plans in the **Plan Management** section – **Assumptions** category.

Entering general preferences

To set defaults for the inflation rate, income tax calculations, and annual account fees, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **General** tab.

User Preferences - Plan Settings

General

Milestones

Social Security

Current Portfolio Setting

Net Worth

Cash Flow

Education

Insurance

Specify Inflation Rate

Enter the rate of inflation you wish to use when creating new plans

3.00%

Income Tax Option

Select the income tax method you wish to use when creating new plans

Average Tax

Specify the default state tax rate you wish to use

0.00%

Detailed Tax

Annual Account Fees

Select the account fee default(s) you wish to use when creating new plans.

Specify the default annual account fee you wish to use

0.00%

Select the account fee frequency

Quarterly

☒ Fees are tax deductible.

Not applicable to plans using the Average Tax income tax option.

OK

CANCEL

User Preferences - Plan Settings dialog box – General tab

3. Under **Specify Inflation Rate**, enter the default inflation rate to use with new plans.
4. Under **Income Tax Option**, select the income tax method you want to use. If you select **Average Tax**, specify the default state tax rate.

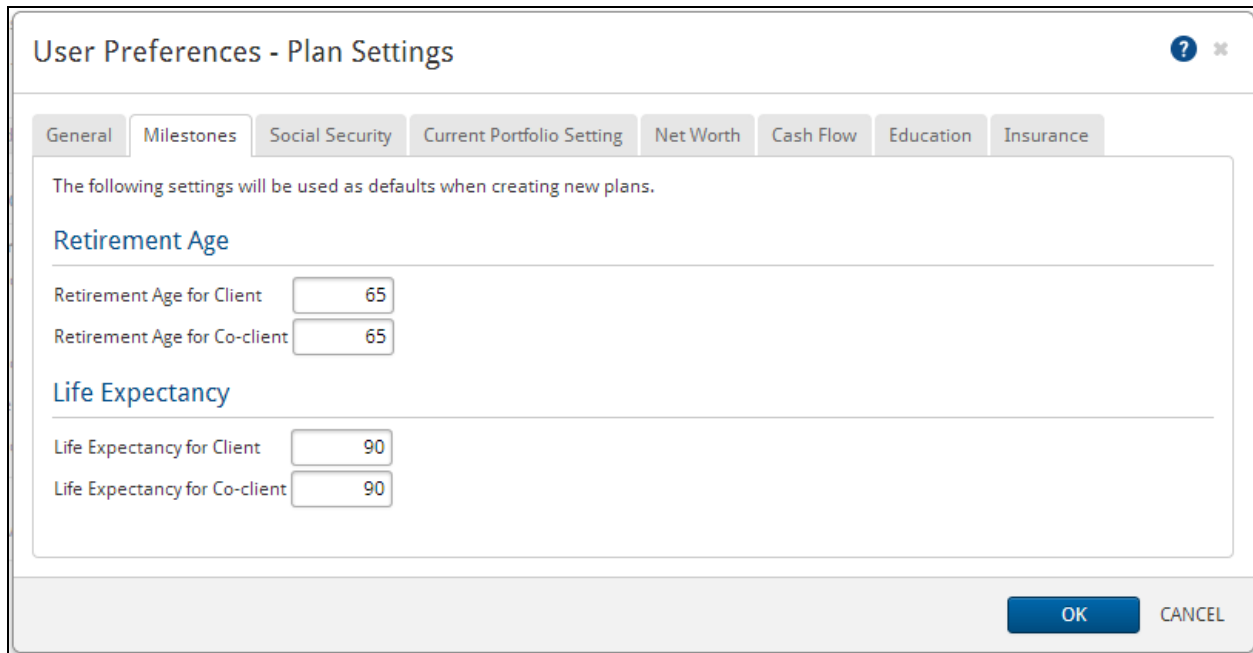
Note: Based on your permissions and additional features, the **Income Tax Option** section may not appear, or the options available may differ.

- Under **Annual Account Fees**, specify the default annual account fee percentage and select the account fee frequency. If fees are tax deductible, select the **Fees are tax deductible** option.

Entering client milestones

To enter the default retirement ages and life expectancies for new plans, follow these steps:

- Go to the **Settings** menu, and then select **Plan Settings**.
- Go to the **Milestones** tab.



The screenshot shows a dialog box titled "User Preferences - Plan Settings" with a help icon and a close button in the top right corner. Below the title bar is a tabbed interface with the following tabs: General, Milestones (selected), Social Security, Current Portfolio Setting, Net Worth, Cash Flow, Education, and Insurance. The main content area of the dialog box contains the text: "The following settings will be used as defaults when creating new plans." Below this text are two sections: "Retirement Age" and "Life Expectancy". Each section has two input fields: "Retirement Age for Client" and "Retirement Age for Co-client" (both set to 65), and "Life Expectancy for Client" and "Life Expectancy for Co-client" (both set to 90). At the bottom right of the dialog box are "OK" and "CANCEL" buttons.

User Preferences - Plan Settings dialog box – Milestones tab

- Enter the expected retirement age and estimated life expectancy for your clients and co-clients.

Entering Social Security assumptions

To enter Social Security assumptions for NaviPlan, follow these steps:

- Go to the **Settings** menu, and then select **Plan Settings**.
- Go to the **Social Security** tab.

User Preferences - Plan Settings
?

General
Milestones
Social Security
Current Portfolio Setting
Net Worth
Cash Flow
Education
Insurance

The following settings are only applicable in certain plan levels. Review the client plan to ensure appropriate percentages are used.

Retirement Benefit

% of Calculated Benefit Based on Current Earnings 0.00%

Benefits Indexed

Infl +/- Add'l = Total

☒ + 0.00% = 3.00%

Survivor Benefit

Benefits to spouse and eligible dependents

% of Calculated Benefit Based on Current Earnings 0.00%

Benefits to spouse at Retirement

% of Calculated Benefit Based on Current Earnings 0.00%

Benefits Indexed

Infl +/- Add'l = Total

☒ + 0.00% = 3.00%

Disability Benefit

% of Calculated Benefit Based on Current Earnings 0.00%

Benefits Indexed

Infl +/- Add'l = Total

☒ + 0.00% = 3.00%

OK CANCEL

User Preferences - Plan Settings dialog box – Social Security tab

- For each Social Security benefit type, enter the percentage of calculated benefit that you want NaviPlan to use for cash flow calculations for all new clients and plans. By default, NaviPlan applies 100% of the calculated Social Security benefit during retirement, survivorship, and disability.

Setting portfolio balancing preferences

In NaviPlan, you can specify how your clients' assets are to be rebalanced by selecting one of two methods:

Current - Rebalanced or **Current - Not Rebalanced**.

- When **Current - Rebalanced** is selected, NaviPlan assumes the accounts are regularly rebalanced to maintain their asset allocation and applies the weighted average rate of return to accounts that are linked to goals.
- When **Current - Not Rebalanced** is selected, NaviPlan assumes the portfolio is never rebalanced and each account earns its separate rate of return for accounts that are linked to goals.

To determine whether all new plans will rebalance existing portfolios, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Asset Allocation** tab.

User Preferences - Plan Settings

General | Milestones | Social Security | **Current Portfolio Setting** | Net Worth | Cash Flow | Education | Insurance

Current Portfolio Setting

☒ **Current - Rebalanced**
This option rebalances the accounts linked to a goal and uses the weighted average rate of return of the linked assets.

☐ **Current - Not Rebalanced**
This option does not rebalance the accounts linked to a goal. Each account linked to a goal maintains a separate rate of return.

OK CANCEL

User Preferences - Plan Settings dialog box – Asset Allocation tab

3. Under **Current Portfolio Setting**, select one of the following:
 - **Current - Rebalanced** – Assets in the plan are rebalanced as per the suggested asset mix.
 - **Current - Not Rebalanced** – Assets in the plan are not rebalanced.

Note: You can also override the current portfolio setting in Level 1 and Level 2 plans by changing the selection on the **Plan Management** section – **Assumptions** category – **Current Portfolio Setting** page.

Entering retirement cash flow assumptions

To enter retirement cash flow assumptions in NaviPlan, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Cash Flow** tab.

User Preferences - Plan Settings

General

Milestones

Social Security

Current Portfolio Setting

Net Worth

Cash Flow

Education

Insurance

Specify Defined Benefit Pension Inflation Rate

Infl +/- Add'l

Index Pension Benefits By ☒ + 0.00%

2

Only applicable to Estimate Benefit-type defined benefit pensions in Level 1 and Level 2 Plans.

Pre-Retirement Expenses

Select a default end date for pre-retirement expenses

3

☐ Retirement

☒ Death

3

Not applicable to pre-retirement expenses in Financial Assessment, where all pre-retirement expenses end at retirement.

OK

CANCEL

User Preferences - Plan Settings dialog box – Cash Flow tab

3. Under **Specify Defined Benefit Pension Inflation Rate**, enter the index rate for pension benefits.
4. Under **Pre-Retirement Expenses**, select the end date for pre-retirement expenses.

Note: For a joint analysis, when **Retirement** is selected, pre-retirement expenses end when the first client retires. When **Death** is selected, pre-retirement expenses end when the last client dies.

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Entering net worth assumptions

To enter net worth assumptions in NaviPlan, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Net Worth** tab.

User Preferences - Plan Settings

GeneralMilestonesSocial SecurityCurrent Portfolio SettingNet WorthCash FlowEducationInsurance

The following settings will be used as defaults when creating a new plan or a new asset.

Lifestyle Assets

Asset Type	Deferred Growth Rate	
	Pre-Retirement	Retirement
Residence	2.00%	2.00%
2nd Residence	2.00%	2.00%
Personal Use Property	0.00%	0.00%
Vehicle	-10.00%	-10.00%
Other Personal Assets	0.00%	0.00%

Real Estate Assets

Deferred Growth Rate2.00%

OKCANCEL

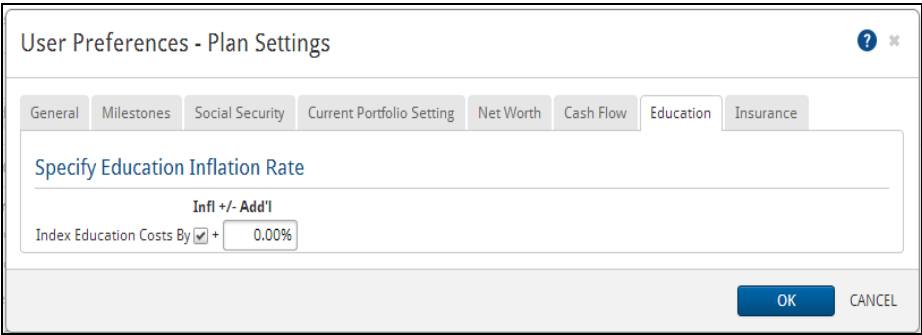
User Preferences - Plan Settings dialog box – Net Worth tab

3. Review the default **Deferred Growth Rate** for each item for both the **Pre-Retirement** and **Retirement** periods and make any changes you desire.
4. Review the **Deferred Growth Rate** for **Real Estate Assets** and make any changes you desire.

Entering education assumptions

To set the default education inflation rate in NaviPlan, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Education** tab.



The screenshot shows a dialog box titled "User Preferences - Plan Settings" with a help icon and a close button in the top right corner. Below the title bar is a row of tabs: "General", "Milestones", "Social Security", "Current Portfolio Setting", "Net Worth", "Cash Flow", "Education" (which is selected), and "Insurance". The "Education" tab is active, displaying the section "Specify Education Inflation Rate". Under this section, there is a label "Infl +/- Add'l" and a row containing the text "Index Education Costs By" followed by a checked checkbox and a text input field containing "0.00%". At the bottom right of the dialog box are two buttons: "OK" and "CANCEL".

User Preferences - Plan Settings dialog box – Education tab

3. Under **Specify Education Inflation Rate**, enter the index rate for education costs.

Entering insurance assumptions

To enter the default insurance assumptions in NaviPlan, follow these steps:

1. Go to the **Settings** menu, and then select **Plan Settings**.
2. Go to the **Insurance** tab.

User Preferences - Plan Settings dialog box – Insurance tab

3. Under **Life Insurance** or **Disability Insurance**, select one of the following insurance analysis methods:

Analysis method	Definition
Goal and Expense Analysis	The amount of life insurance intends to preserve the family's economic security and net worth if the client or co-client dies. This calculation is integrated with the rest of the plan using goals and expenses at the plan level, as well as additional expenses entered for the life insurance scenario.
Income Coverage Analysis	The amount of life insurance intends to replace any lost income as a result of the insured's death.
Quick Assessment	The Quick Assessment calculates clients' additional insurance needs based on a comparison of their lump sum/ongoing needs to their assets available to offset those needs.

4. Under **Long-Term Care**, enter the typical value and frequency of long term care expenses you wish to apply to all new policies.

Setting asset allocation defaults (with user-defined asset allocation)

In NaviPlan, with user-defined asset allocation, you can enter default asset classes, correlations, investor profiles, and portfolios. These defaults apply to all future client files and plans that will be created in NaviPlan.

Note: If you have NaviPlan with Ibbotson asset allocation, the settings provided from Ibbotson Associates are used automatically and cannot be edited.

Setting default asset classes

To set default asset classes, follow these steps:

1. Go to the **Settings** menu, and then select **Asset Allocation Settings**.
2. Go to the **Asset Classes** tab.

Asset Allocation Settings * Required ? ✕

Asset Classes Correlations Investor Profiles Portfolios

Use this page to enter new asset classes, their return rates, and standard deviation, as well as to edit existing asset classes.

Asset class data entered on this page will only affect asset class defaults for future plans. Existing plans will not be affected but may be edited upon opening a plan.

Asset Classes ADD ASSET CLASS

Description *	Interest	Dividends	Capital Gains	Deferred Growth	Total	Standard Deviation	Actions
Cash	2.000%	0.500%	0.000%	0.000%	2.500%	58.000%	✕
Bonds	5.000%	1.000%	5.000%	6.000%	17.000%	20.000%	✕
Investment account	8.000%	3.000%	0.000%	0.000%	11.000%	0.000%	✕

OK CANCEL

Asset Allocation Settings dialog box – Asset Classes tab

3. Under **Asset Classes**, enter the asset classes you want to use in NaviPlan. For each asset class, enter a unique description such as **Cash** or **Bonds**, and then define the return rates and standard deviation values that apply.

Setting default correlation values

Correlation measures how much you can expect your clients' investments to change in price, relative to each other. Correlation works in the following manner:

Correlation value	Indicates that historically...
1.00	The two asset classes move in exactly the same direction.
-1.00	The two asset classes move in exactly the opposite direction.
0.00	The two asset classes have no relationship. (Typically, non-correlated asset classes are used in a portfolio to reduce risk.)

To set up default correlation values, follow these steps:

1. Once you have entered all the asset classes you want to use, go to the **Correlations** tab.

Asset Allocation Settings * Required ? ✕

Asset Classes Correlations Investor Profiles Portfolios

Use this page to enter correlation values between all asset classes. The correlation value between asset class A and asset class B is the same as the correlation value between asset class B and asset class A, etc.

Correlation data entered on this page will only affect asset class defaults for future plans. Existing plans will not be affected but may be edited upon opening a plan.

	A	B	C	D
A Cash	1.0000	0.3200	0.4500	1.0000
B Bonds	0.3200	1.0000	0.2300	1.0000
C Investment account	0.4500	0.2300	1.0000	1.0000
D Something better	1.0000	1.0000	1.0000	1.0000

OK **CANCEL**

Asset Allocation Settings dialog box – Correlations tab

2. To change correlations, enter the new correlation value at the intersection of a row and a column for two asset classes.

Setting default investor profiles

To set default investor profiles, follow these steps:

1. Go to the **Investor Profiles** tab.

Asset Allocation Settings

* Required

?

Asset Classes

Correlations

Investor Profiles

Portfolios

Enter the description for each investor profile. To define an investor profile click **Details**.

Investor profile data entered on this page will only affect asset class defaults for future plans. Existing plans will not be affected but may be edited upon opening a plan.

Investor Profiles

ADD INVESTOR PROFILE

Description *	Actions
Conservative	 
Balanced	 
Moderate	 
Aggressive	 

OK

CANCEL

Asset Allocation Settings dialog box – Investor Profiles tab

2. To add a new investor profile, click the **Add Investor Profile** button. A new data-entry row appears.
3. Under **Description**, enter a name, such as *Conservative*, and then click the associated  button.

Investor Profile Details

* Required

?

Investor Profile

Description *

Conservative

About this profile...

Previous Entry

Next Entry

OK

CANCEL

Investor Profile Details dialog box

Investor profiles should be added from lowest to highest risk tolerance. For example, a conservative investor profile should be entered before an aggressive investor profile.

4. Enter the details of the new profile, and then click **OK**.

Setting default portfolios

To set default portfolios, follow these steps:

1. Go to the **Portfolios** tab.

The screenshot shows the 'Asset Allocation Settings' dialog box with the 'Portfolios' tab selected. The dialog has a title bar with a red 'Required' indicator, a help icon, and a close icon. Below the title bar are four tabs: 'Asset Classes', 'Correlations', 'Investor Profiles', and 'Portfolios'. The 'Portfolios' tab is active, displaying instructions: 'Use this page to display the asset class weightings for any investor profile.' Below this is the 'Portfolio Criteria' section, which includes a 'Select Your Default Profile' dropdown set to 'Conservative' and an 'Investor Profiles' dropdown also set to 'Conservative'. The 'Portfolios' section contains a table with two columns: 'Class Name' and 'Weightings (%)'. The table lists 'Cash' (50.00%), 'Investment account' (0.00%), 'Bonds' (50.00%), and 'Something better' (0.00%). A 'Total' row at the bottom shows '100.00%'. At the bottom right of the dialog are 'OK' and 'CANCEL' buttons.

Class Name	Weightings (%)	Class Name	Weightings (%)
Cash	50.00%	Bonds	50.00%
Investment account	0.00%	Something better	0.00%
Total			100.00%

Asset Allocation Settings dialog box – Portfolios tab

2. Under **Portfolio Criteria**, select a default profile. The portfolio associated with the default profile will be used as the suggested asset mix for all clients and plans, unless either the profile or portfolio is overridden within individual plans.
3. Enter a portfolio (a suggested asset mix) for each investor profile by selecting a profile from the **Investor Profiles** menu, and then under **Portfolio**, enter the appropriate percentages for each asset class within the portfolio. The weightings must equal 100%.

Setting security preferences in NaviPlan Offline

Every copy of NaviPlan Offline requires a unique authorization key to unlock access to application features, except for the trial version of the software, which expires 30 days from the installation date. By default, NaviPlan Offline is configured to work on one computer at a time. However, you can transfer your authorization to other computers as needed.

Note: Do not change the installation location of the software after you have authorized it. This will invalidate your authorization key, and the software will no longer function.

Authorizing NaviPlan

You can authorize NaviPlan for use on your computer, and then if needed transfer the existing authorization to another computer. Usually the authorization process only needs to be performed once. However, if you are running a trial copy of NaviPlan Offline, you may have to reauthorize it after the trial period has ended and you decide to purchase a software subscription.

To authorize your copy of NaviPlan Offline, follow these steps:

1. Go to the **Welcome** menu, and then select **Security Settings**.
2. Go to the **Authorization** tab.

Note: The fields on the **Authorization** tab may vary depending on your authorization status.

The screenshot shows the 'Security Settings' dialog box with the 'Authorization' tab selected. The status is 'Authorized'. The dialog contains the following elements:

- Status:** Authorized (in green text)
- Navigation tabs:** Authorization (selected), Transfer, Remove, Status
- Site Code:** A blacked-out text field with a 'Copy' button to its right.
- Authorization Key:** An empty text input field.
- Product Support Number:** 86-0377-3394
- Instructions:**
 - To automatically authorize your software, click the **Auto Authorize** button.
 - Note:** To auto-authorize, you must be connected to the Internet and have an existing *Product Support Number*.
 - If you are unable to auto-authorize, phone Zywave Partner Support at (888) 692-3474.
 - You will be provided with a unique *Authorization Key* and a *Product Support Number*. Enter those in the appropriate fields on this tab, and then click the **Authorize** button.
- Buttons:** 'Auto Authorize' (disabled), 'AUTHORIZE' (active), and 'CLOSE' (bottom right).

Security Settings dialog box – Authorization tab

3. There are several different ways to authorize NaviPlan. Do one of the following:

To...	Do this...
Authorize NaviPlan automatically over the Internet	Click Auto Authorize . NaviPlan sends your site code and product support number to Advicent's authorization server. Upon verification, NaviPlan automatically authorizes the software. Note: To authorize the software, you must have a valid product support number. If there is a problem auto-authorizing your software, you can either try again later, manually authorize the software, or contact the Advicent Software Authorization department at (888) 692-3474.
Acquire an authorization key	Call Advicent at (888) 692-3474 (select the Authorizations option) and be prepared to provide your site code number. You will be provided with a unique authorization key.
Authorize NaviPlan manually	Follow these steps: 1. Acquire an authorization key and a product support number (PSN). Note: When you purchase a subscription to NaviPlan, a PSN is sent to your e-mail account. 2. On the Authorization tab, enter the authorization key and PSN. 3. Click Authorize. A message appears stating that the current version of NaviPlan is now authorized to run in its present location.

Transferring your authorization between computers

Any version of NaviPlan that you have installed on a computer can be run only when a valid authorization key has been assigned to it. However, you may wish to use more than one copy of the software with only one authorization key (for example, you have a computer at work and at home, but do not require two licenses).

The authorization key must be transferred before NaviPlan is uninstalled from the computer. If the authorization key is not transferred before the software is uninstalled, the key becomes invalid and unusable. The authorization key may need to be transferred in the following instances:

- The hard drive is reformatted.
- The hard drive or computer is replaced.
- NaviPlan is installed but not authorized to run on another computer.

Both computers must have NaviPlan installed. You can use a USB drive or disk to perform the transfers. The USB drive or disk must be prepared accordingly.

Note: When transferring the authorization key for the first time, you must prepare the transfer on the computer that is not authorized.

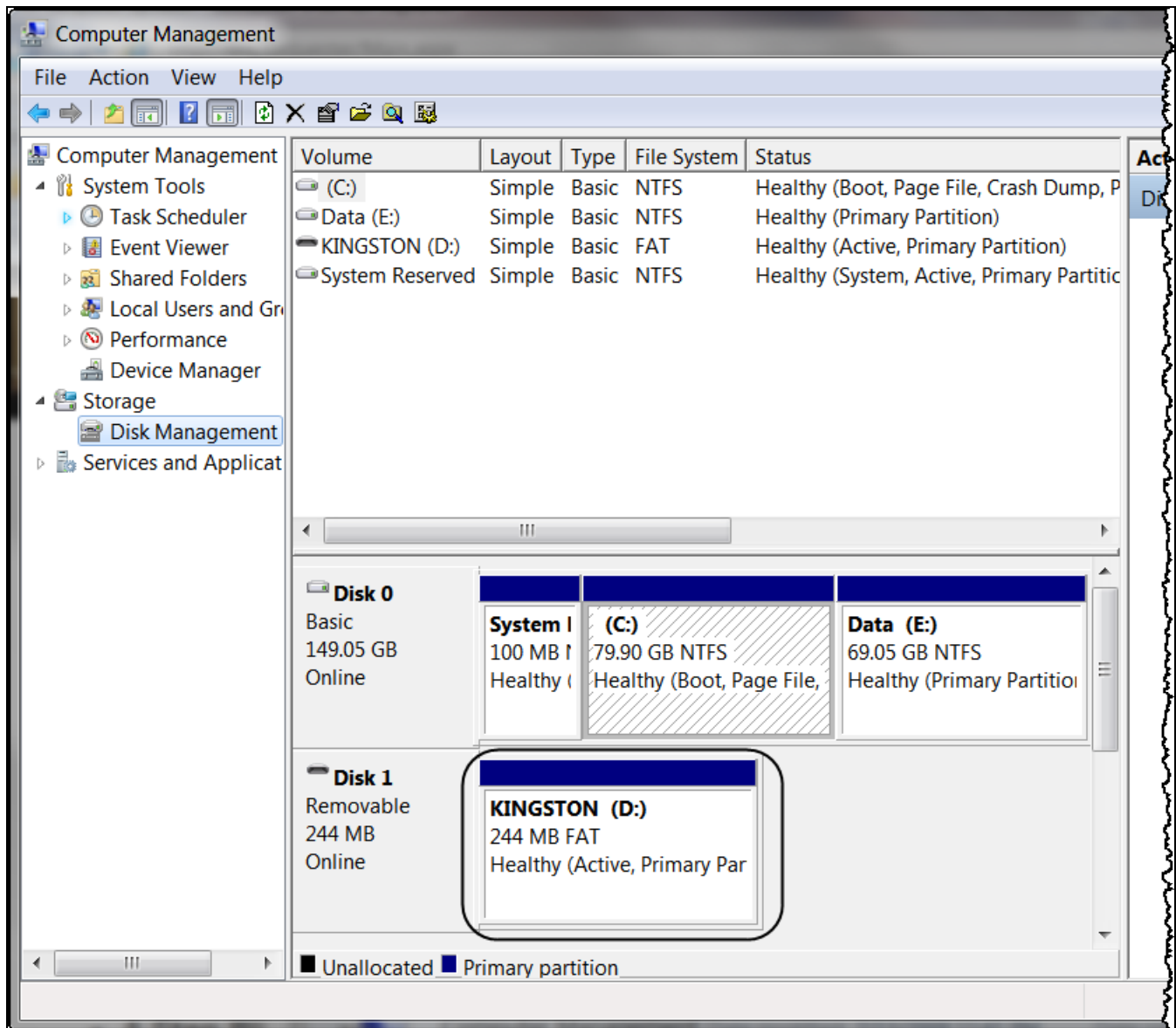
Configuring your USB drive

To use a USB drive to transfer your authorization, you must complete the following procedure for both your home and work computers.

Note: The steps to configure your USB drive may vary, depending on your operating system.

To configure your USB drive, follow these steps:

1. Connect the USB drive to your computer's USB port.
2. On your computer, go to **Start – Control Panel – Administrative Tools – Computer Management**.



Computer Management dialog box

3. On the left side of the dialog box under **Storage**, double-click **Disk Management**.
4. Right-click the drive letter for the USB drive (for example, **Disk 1 Removable**), and then select **Change Drive Letter and Paths**.
5. Click **Change**.
6. Change the drive letter to **B**, and then click **OK**.

Preparing your home computer

To prepare your home computer to receive an authorization transfer, follow these steps:

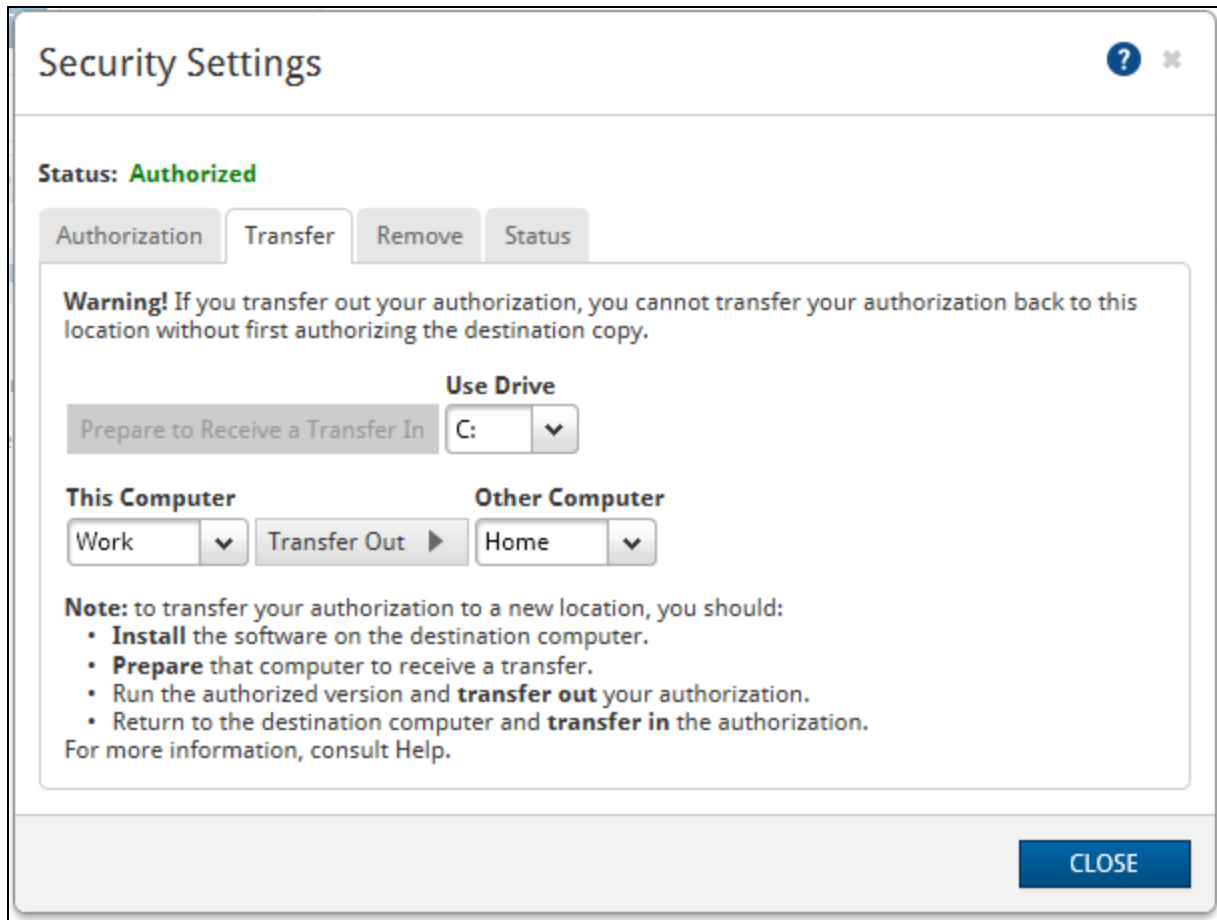
1. Connect the USB drive to your computer's USB port, or insert your disk into your disk drive.
2. Run the version of NaviPlan you have installed at home. A dialog box opens indicating that NaviPlan is currently unauthorized. Click **OK**.
3. Another dialog box opens asking if you want to authorize NaviPlan. Click **Yes**. The **Security Settings** dialog box opens.
4. Go to the **Transfer** tab.
5. From the **This computer** menu, select **Home**.
6. From the **Other computer** menu, select **Work**.
7. From the **Use Drive** menu, select the USB drive or the drive letter for your disk.
8. Click **Prepare to Receive a Transfer In**. This prepares the USB drive or disk to receive the transferred authorization key from the version of NaviPlan that you have installed at work.
9. Once the USB drive or disk is prepared, a message appears stating the preparation has been successful.
10. Exit NaviPlan, and then remove the USB drive or disk from your home computer.
11. Take the USB drive or disk with you to the location of your work computer, where you will transfer the authorization from your work computer to the USB drive or disk. **Transferring authorization from your work computer** below .

Transferring authorization from your work computer

Your home computer must be prepared before you can transfer your authorization from your work computer to your home computer. For more information, **Preparing your home computer** above.

To transfer authorization from your work computer to your disk or USB drive, follow these steps:

1. Connect the USB drive to your work computer's USB port or insert your disk into your disk drive.
2. Run the authorized version of NaviPlan you have installed at work. Go to the **Settings** menu, and then select **Security Settings**.
3. Go to the **Transfer** tab, and then ensure that **This computer** is set to **Work** and the **Other computer** is set to **Home**.



Security Settings dialog box – Transfer tab

4. From the **Use Drive** menu, select the drive letter for your USB drive or disk.
5. Click **Transfer Out** to transfer the authorization key to the USB drive or disk. A message appears confirming that the transfer was successful and states that NaviPlan is no longer operational. (You will need to transfer the key back to this computer if you want to run the software again.)
6. Click **OK** to close the message. Another message appears asking you whether you want to prepare the USB drive or disk to receive a transfer when you leave work.
7. Click **Yes**. Whenever you transfer authorization to a storage device, you must remember to prepare that device to accept the authorization if you plan on transferring the authorization back to this computer.
8. Exit NaviPlan, and then remove the USB drive or disk from the computer.
9. Take the USB drive or disk with you to the location of your home computer, where you will transfer the authorization from your USB drive or disk to your home computer. For more information, **Transferring authorization to your home computer** on the next page.

Transferring authorization to your home computer

To transfer authorization from your USB drive or disk to your home computer, follow these steps:

1. Connect the USB drive to your home computer's USB port or insert your disk into your disk drive.
2. Run the version of NaviPlan you have installed at home. A dialog box opens indicating that NaviPlan is currently unauthorized. Click **OK**.
3. Another dialog box opens asking if you want to authorize NaviPlan. Click **Yes**. The **Security Settings** dialog box opens.
4. Go to the **Transfer** tab, and then ensure that **This computer** is set to **Home** and the **Other computer** is set to **Work**.
5. From the **Use Drive** menu, select your USB drive or the drive letter for your disk.
6. Click **Transfer In** to transfer the authorization key from the USB drive or disk to the version of NaviPlan you have installed. A message appears confirming that the key transfer was successful, and states that NaviPlan is now operational.
7. Click **OK** to close the message, and then click **Close**. On your home computer, you can begin working in NaviPlan.

Transferring authorization back to your work computer

To transfer your authorization from your home computer back to your work computer, follow these steps:

1. Connect the USB drive to your home computer's USB port or insert your disk into your disk drive.
2. Run the version of NaviPlan you have installed at home. Go to the **Settings** menu, and then select **Security Settings**.
3. Go to the **Transfer** tab, and then ensure that **This computer** is set to **Home** and **Other computer** is set to **Work**.
4. From the **Use Drive** menu, select the USB drive or the drive letter for your disk.
5. Click **Transfer Out** to transfer the authorization key to the USB drive or disk. A message appears confirming that the transfer was successful and states that NaviPlan is no longer operational. (You will need to transfer this authorization back to your home computer if you want to run the software again at home.)
6. Click **OK** to close the message. Another message appears asking you whether you want to prepare the USB drive or disk to receive a transfer when you leave home.
7. Click **Yes**. (Whenever you transfer an authorization key to a storage device, you must remember to prepare that device to accept the authorization if you plan on transferring the key back to this computer.)
8. Exit NaviPlan, and then remove the USB drive or disk from your computer.

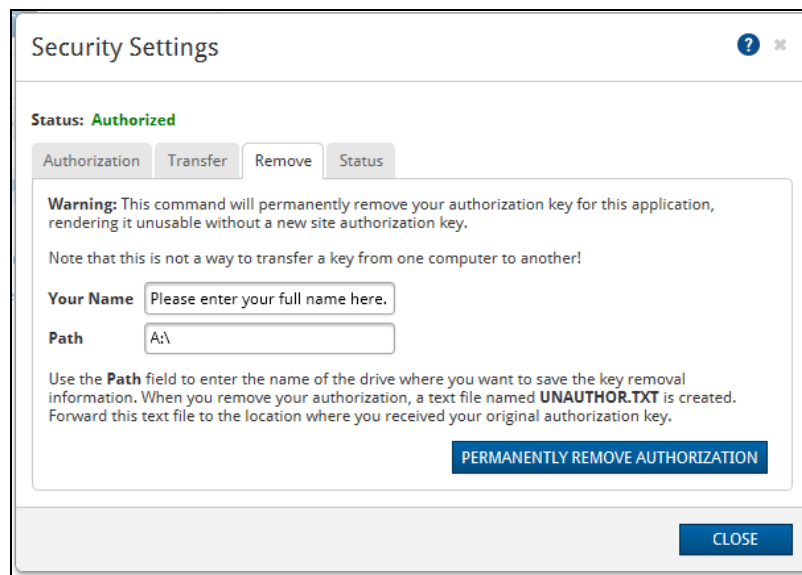
9. Take your USB or disk with you to the location of your work computer.
10. On your work computer, connect the USB drive to your work computer's USB port or insert the disk into your disk drive.
11. Run the version of NaviPlan you have installed at work. A dialog box opens indicating that NaviPlan is currently unauthorized.
12. Click **OK**. Another dialog box opens asking if you want to authorize NaviPlan.
13. Click **Yes** to return to the **Security Settings** dialog box, and then go to the **Transfer** tab.
14. From the **Use Drive** menu, select the drive letter for the USB drive or disk.
15. Click **Transfer In**. NaviPlan transfers the authorization from the USB drive or disk to the version of NaviPlan you have installed. A message appears confirming that the transfer was successful and states that NaviPlan is now operational.
16. Click **OK** to close the message, and then click **Close**. You can now continue working in NaviPlan at work.

Removing your authorization

If you want to discontinue using NaviPlan on your computer, you can remove your authorization key. This will render NaviPlan unusable until you acquire a new authorization key.

To remove your NaviPlan authorization, follow these steps:

1. Go to the **User Preferences** menu, and then select **Security Settings**.
2. Go to the **Remove** tab.



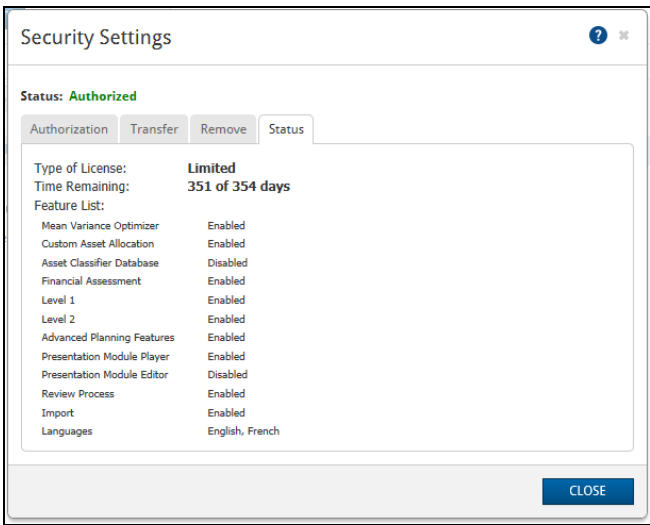
Security Settings dialog box – Remove tab

3. In the **Your Name** field, enter your full name.
4. In the **Path** field, enter the name of the drive where you want to save the key-removal information.
5. Click **Permanently Remove Authorization**. A text file named **UNAUTHOR.TXT** is created and is placed on the drive selected in the **Path** field. The changes will take effect when you restart NaviPlan.

Viewing the status of your authorization

To view the status of your authorization, follow these steps:

1. Go to the **Settings** menu, and then select **Security Settings**.
2. Go to the **Status** tab. The status of your authorization and the features included with your NaviPlan subscription appear.



Security Settings dialog box – Status tab

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